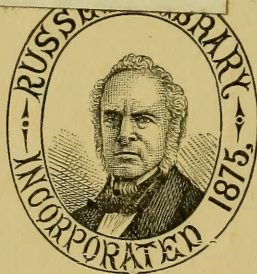


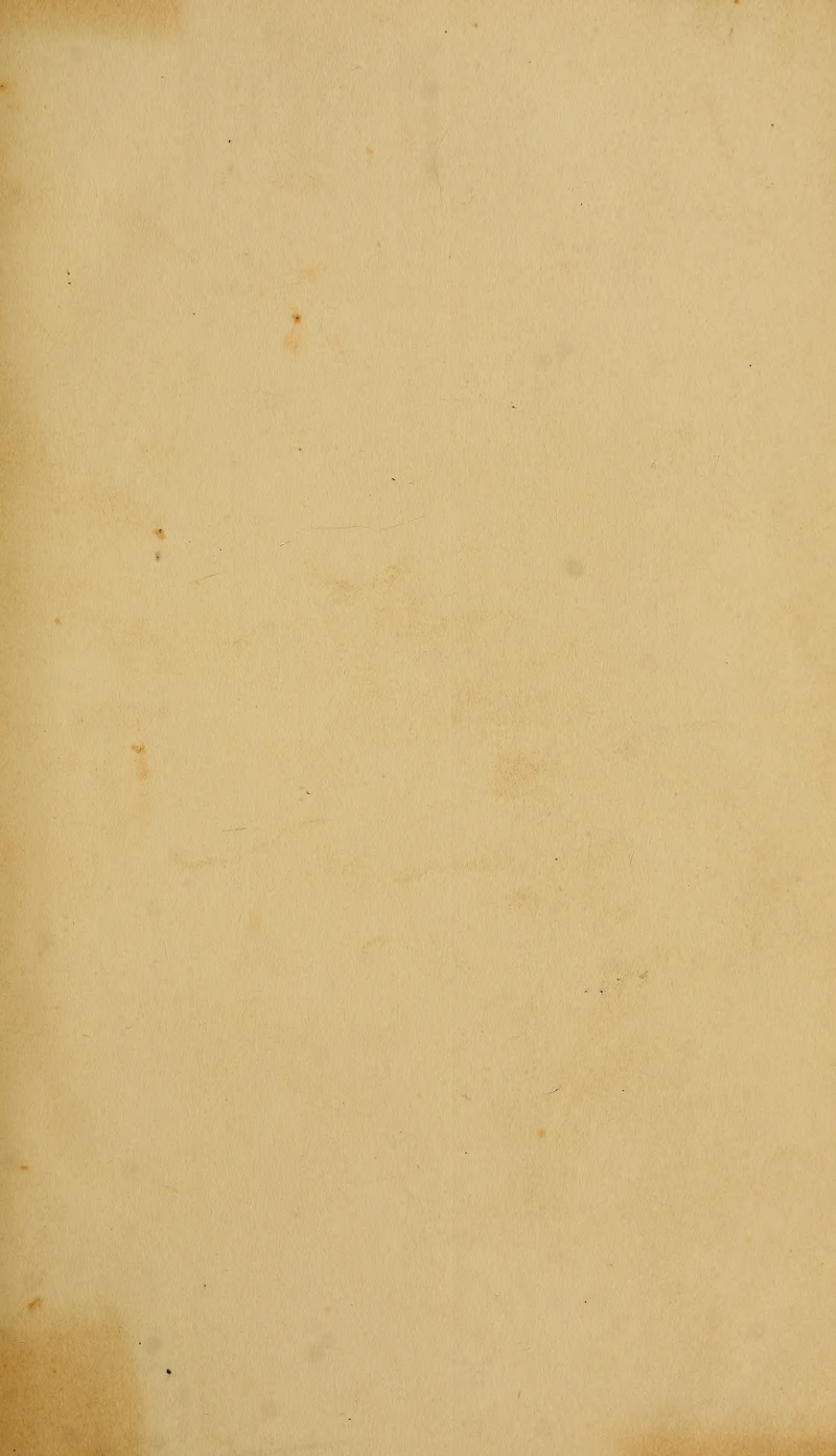
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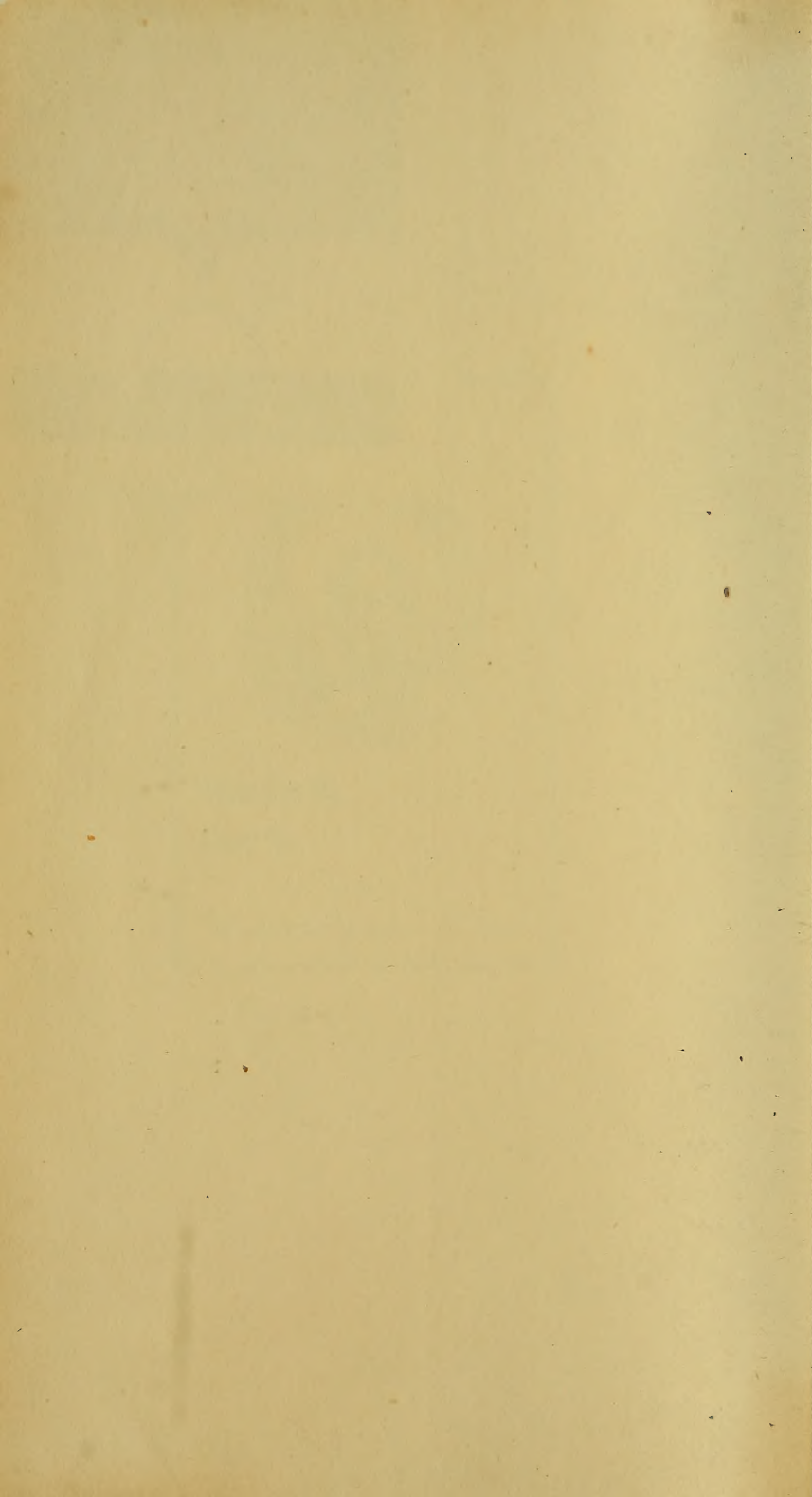


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OF THE

STATE OF CONNECTICUT,

VOL. I.

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MESSAGE

—OF—

HIS EXCELLENCY

O. VINCENT COFFIN,

GOVERNOR OF CONNECTICUT,

—TO THE—

GENERAL ASSEMBLY,

JANUARY SESSION, 1895.

MIDDLETOWN, CONN.:
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GOVERNOR'S MESSAGE.

Mr. President and Members of the General Assembly:

In directing as to what duties the Governor shall discharge, the Constitution of Connecticut, Article Fourth, Section 8, provides as follows:

“He shall, from time to time, give to the General Assembly information of the state of the Government, and recommend to their consideration such measures as he shall deem expedient.”

In accordance with this requirement of the Constitution, I have the honor of submitting for such attention and action as you may deem timely and appropriate, the facts and suggestions which follow:

FINANCE.

The report of the Treasurer, covering two years, from September 30th, 1892, to September 30th, 1894, indicates as follows:

RECEIPTS.

Cash on hand September 30, 1892,	-	-	-	-	\$924,417 44
Received during the year ending September 30, 1893,	-	-	-	-	\$2,290,952 26
Received during the year ending September 30, 1894,	-	-	-	-	1,912,138 52
					<hr/> \$4,203,090 78
Total,	-	-	-	-	- \$5,127,508 22

The receipts of the year ending September 30, 1893, included the sum of \$261,981.90, being the amount paid by the

State as a direct tax during the war and refunded by the United States Government.

EXPENDITURES.

For the year ending September 30, 1893, - - -	\$2,361,967 96
For the year ending September 30, 1894, - - -	2,027,122 10
Total, - - - - -	<u>\$4,389,090 15</u>
Leaving cash balance October 1, 1894, of - -	\$738,418 07
It will thus be seen that for the first year of the period covered, the expenditures exceeded the receipts by the sum of - - - - -	
And for the second year, - - - - -	\$71,015 70
	<u>114,983 67</u>
Showing a decrease of cash balance from the operations of the two years, of - - - - -	
	\$185,999 37

THE FUNDED DEBT.

The Funded Debt is \$3,240,200, of which \$200, long since due, and bearing no interest, is still unclaimed; \$1,500,000 3½ per cent. bonds will fall due in 1903, and \$1,740,000 3 per cent. bonds in 1910.

THE GRAND LIST.

The Grand List, as reported October 1, 1891, amounted to - - - - -	\$372,874.447 00
For October 1, 1893, the amount reported is - -	<u>416,323,352 00</u>
Showing an increase for the two years of - - -	\$43,448,805 00

The repeal of the law requiring estimates to be made by the Treasurer of probable expenditures explains the omission of the usual statement in that connection.

SCHOOL FUND.

The report of the Commissioner of the School Fund contains much that is both interesting and important.

The amount of the fund September 30, 1892, was -	\$2,012,169 54
September 30, 1893, was -	2,014,449 41
September 30, 1894, was -	2,011,768 28
The number of children enumerated for the year 1892 was - - - - -	
	167,809
And for the year 1893, was - - - - -	169,457
The dividend paid from the School Fund to the towns for 1892, amounted to - - - - -	
	\$125,856 75
And for 1893, to - - - - -	127,092 75
The expenses of management for two years ending September 30, 1894, were - - - - -	
	\$21,786 48

This is a larger cost than the average during recent years, owing to exceptional circumstances mentioned in the report. The losses on real estate taken by foreclosure in earlier years and sold since January 4th, 1882,

Amount to - - - - -	\$76,449 90
And old losses on bank stock were - - - - -	9,930 00
Making a total of - - - - -	<u>\$86,379 90</u>

Appropriations to make up the deficiency caused by these losses, have been made and paid by the State, to the extent of \$82,106.45.

The Commissioner states that present investments of the Department are sound. A large amount due for interest on loans is unpaid and legal proceedings have, in some cases, been instituted for foreclosure of mortgages.

A gain of \$7,068.54 has been made, but not yet credited to the fund, on some property sold. Through the dishonesty of an agent of borrowers in the State of Ohio, the fund will suffer a loss which it is thought will not prove to be large. The unfavorable results mentioned are probably to be repeated from time to time, to some extent, so long as the State continues in the business of lending money.

An observation made below as to investments in the stock of National Banks by Savings Banks, applies with equal force to the School Fund.

FINANCIAL INSTITUTIONS.

Savings Banks have apparently maintained their sound condition to a gratifying degree. The business of the year 1894, according to the report of the Bank Commissioners, has been entirely satisfactory. No large losses have occurred; usual rates of interest have been paid; deposits increased by the sum of about three million dollars, and some improvement is shown as to several points which you will find fully indicated in the report. Light losses are probably to be suffered by a few banks through the failure of private bankers in New York. The Commissioners state that the officers of these banks were warned by them in season to avoid loss, but the warning was not heeded.

The deposits amount to - - - - -	\$136,928,858 49
Besides surplus and accumulated profits of - - - - -	8,944,962 09
Giving a total of - - - - -	<u>\$145,873,820 58</u>

The number of depositors is given as 337,254, equal to nearly one-half the entire population of the State. The number of individuals owning deposits is probably very much smaller than the figures given, as it is a common thing for one person to have deposits in several, frequently in many, different banks. This fact may impair the accuracy of other statistics given in the report.

The suggestion of the Commissioners as to the revaluation of real estate upon which loans have been made, is important in proportion to the lack, on the part of bank managers, of adequate care and watchfulness as to changes in values of such property, and is worthy of consideration. It has long been my conviction that Savings Banks ought not to be allowed to invest their deposits in the stock of National Banks, for one, of several reasons, that there is a liability, not only to loss of the amount invested, but of a further sum equal to the par value of the stock owned.

State Banks and Trust Companies are reported to be in sound condition. One bank has suffered loss through a dishonest clerk, who has been sent to the State Prison.

There are eight banks having an aggregate capital of	\$2,340,000 00
With surplus and undivided profits of - - - -	777,385 02
	<hr/>
	\$3,117,385 02

There are ten Trust Companies having a capital of -	\$1,186,600 00
And surplus earnings and undivided profits amounting to - - - - -	752,484 08
	<hr/>
	\$1,939,084 08

Investment Companies selling Western Loans in this State, under our present law, are subjected to examination by our Bank Commissioners or their deputies. The report of the Commissioners will show a large withdrawal of these companies from the State, and this, with the failure of several large companies, will throw the burden of expense of examination upon a few, which, it is thought, will then also withdraw. The Commissioners therefore make certain recommendations relative to a revision of the present law, in order to meet existing conditions. The large interest of Connecticut people in this class of investments, indicates the importance to be attached to any recommendation made by the Commissioners in this connection

INSURANCE.

The Life Insurance Companies of Connecticut are among the very best of their respective kinds to be found anywhere in the world. There are six so-called old-line companies, whose total assets January 1, 1894, (the latest date to which we have exact information,) amounted to \$128,162,288. The number of companies doing business on the new line, or assessment plan, is 7, and their assets amounted to \$6,167,210. The whole amount of insurance by old-line companies, in force in Connecticut, on the date named, was \$91,159,052, an increase of over \$9,000,000 during that year, and the amount carried by assessment companies was nearly \$30,000,000, making a total of over \$120,000,000. The amount done by those excellent benevolent orders, a prominent feature of whose work is that of insuring the lives of their members for the benefit of their families, not being a matter of public report or information, cannot be even approximately estimated, but undoubtedly reaches many millions of dollars.

The Fire Insurance Companies of the State have fully maintained their well-earned position in the front rank of institutions of their kind. During the year 1893, 112 companies, with cash assets of \$211,277,954, were engaged in business in this State, of which 25, with cash assets of \$34,117,411, were home corporations. While the year was one of severity to the interests of all these companies, their business in Connecticut showed favorable results—increase of premiums and decrease of losses—as compared with the previous year. The amount of insurance written, increased nearly \$8,000,000. I know of no existing statistics accessible to the public, showing, or from which can be learned, the amount of fire insurance in force on Connecticut property; and I would suggest, therefore, that such change in the law be made as will provide for obtaining and publishing this obviously important information. From such figures as are now accessible, it seems probable that the amount of fire insurance in force in Connecticut largely exceeds \$300,000,000, being a total of more than three-fourths the amount of the Grand List of the State. If you can devise some reasonable method by which companies located in other States, not authorized to do business here, which neither submit to the provisions of our law, nor share with other similar

corporations, legally here, their proper portion of the public burdens, can be made to comply with the conditions observed by others, you will render just and important service. Any legislation, in itself proper and desirable, tending to bring our laws into harmony with those of other States, will, beyond doubt, promote the common interest.

In his report the Insurance Commissioner will probably recommend many changes in the law, and perhaps a general revision of all the laws relating to the insurance business. I ask your thoughtful consideration of any and all recommendations that may be made by him.

Policies of insurance against fire to the amount of millions of dollars are held by our savings banks as collateral security for their loans; and in many other directions the business of fire and life insurance companies, in a vitally important way, and to a great extent, stands exceedingly close to the interests of all the people. The amount of fire insurance in force in this country is probably not less than \$17,000,000,000.

Besides the life and fire insurance companies referred to, there are in this State two Steam Boiler Insurance Companies, with assets on the first day of January, 1893, amounting to \$1,865,188.66.

The report also shows that there are, doing business in Connecticut, two Fidelity and Casualty, one Tobacco Growers', and four Plate Glass Insurance Companies, designed to furnish such protection as is indicated by their respective names. In the important branch of insurance against accident, Connecticut holds a leading place, and is the home of the leading company. As the reports to the Insurance Commissioner are made for the calendar year, statistics for the year 1894 are not yet available.

RAILROADS.

The length of railroad in the State, counting by single track, is about 1,650 miles.

The amount of capital stock is about	-	-	-	\$90,000,000	00
The amount of bonded and other indebtedness is about	54,250,000	00			
Gross earnings during the year were about	-	-	32,500,000	00	
Net earnings, -	-	-	-	9,128,000	00
Taxes paid by railroad companies to the State during					
the year, amounted to about	-	-	-	733,000	00
Or more than one-third the receipts of the State from all sources.					

The number of employ es injured during the year was 194, less than half the number, 504, of the previous year. The number of persons employed in connection with railroads in the State is about 24,500, and any reasonable legislation or regulation which adds to their personal safety in the discharge of their frequently hazardous duties, is to be welcomed. Grade crossings were reduced in number by 27 during the year, 26 being on the lines of the New York, New Haven & Hartford R. R. Company. The energy and liberality of that company in this direction are worthy of strong commendation. A new and very serious danger is now arising in connection with the extensive construction of electric highway railways. The present law should be at once so amended as to prohibit the crossing of steam and electric lines at grade.

AGRICULTURE.

Storrs Agricultural College, as its name implies, is devoted chiefly to studies bearing directly upon agricultural pursuits. It is situated in the town of Mansfield and admits boys and girls "whose parents are citizens of this State." Its regular course of study covers a period of three years, but those who can pass a satisfactory examination in certain elementary branches, are allowed to complete the course in two years. The total cost per year per student, is about \$120 to \$125 plus a tuition fee of \$25, which latter is remitted in worthy cases. The work of the school for the past year has been hampered by its crowded condition. The reports of the Trustees and members of the Faculty will bring the need of greater facilities to your attention, and I am sure you will give to them the full consideration which their undoubted importance demands.

The Connecticut Agricultural Experiment Station, located at New Haven, gives attention to a variety of important subjects. The work of the past year has included the analysis of commercial fertilizers and feeding stuffs; tests of the effects of nitrogen in fertilizers upon the growth of plants; studies of dairy products; tests of suspected butter in behalf of the State Dairy Commissioner; the introduction of methods of accurate testing of the value of milk in creameries; experiments upon tobacco culture; studies of the diseases of various

plants and the proper remedies, and investigations of the proteids of cereal and other seeds.

The Station has buildings, laboratories, and grounds, provided by the State. It receives annually from the United States Treasury \$7,500, and from the State Treasury \$8,000. It also receives sums from analysis fees as provided by law and from other sources, which amount at present to some \$6,000 per annum.

Storrs Agricultural Experiment Station, located at Mansfield, is a department of the Storrs Agricultural College. The chemical and other abstract research is carried out at Wesleyan University, Middletown. During the past year its inquiries have been along the lines of field experimenting with fertilizers; observations of the growth of forage plants; feeding of sheep and milch cows; study of bacteria of milk and cream; experiments with the calorimeter; and in several other practical directions, including especially the food and nutrition of man. The Station is maintained by an annual appropriation of \$7,500 from the Treasury of the United States, which is supplemented by material aid from private sources.

The success and influence of our Agricultural Experiment Stations are most gratifying. There are probably few subjects with which farm practice has to deal, and about which accurate experiments can give practical information, that the Experiment Stations of our country are not studying. They thus make the business of farming at once more profitable, more attractive and more elevating. Hence the majority of our Connecticut farmers—men distinguished for their practical intelligence—appreciate the value of this work and favor its extension. To the State of Connecticut belongs the honor of having established the first American Agricultural Experiment Station. The work of that institution was begun at Middletown in Wesleyan University in 1875. The example was speedily followed by other States, and subsequently the United States Government made the enterprise National by providing liberal appropriations for the establishment of Experiment Stations in all the States and Territories in the Union. Few scientific and educational movements have been so useful and so warmly appreciated by the country at large.

Investigations of Food Economy.—The nutritive value of different foods, and their proper preparation for the use of man, is a subject of vital interest to our people. Half the earnings of the wage-workers of Connecticut, indeed, more than half the incomes of the bread-winners of Christendom, are spent and must be spent for their food, and any information that enables the laborer to select his food according to its true nutritive value, and to prepare it in the most advantageous manner, must result in much saving of his hard-earned money, lightening his burdens and increasing the happiness of his home. The careful scientific investigation of the values and uses of food, and making them known to the people, is one of the purposes of the Experiment Stations. In this investigation, also, Connecticut takes the lead. The pioneer work in this line, as in the case of the Agricultural Experiment Stations, was begun at Wesleyan University and has been continued by the Storrs Experiment Station and in coöperation with several scientific departments of the United States Government. The fruits have been so valuable that other institutions have followed the example, and Congress has lately made a special appropriation for the distribution of such inquiries throughout the Union. What has been done in our State has been accomplished largely by private gift; but the extent and importance of the field thus auspiciously entered, call now for such examination of the facts of the situation as will determine whether it may not have become the duty of the State to provide for an early and considerable expansion of this work within its borders.

The Experiment Stations, Agricultural College, Board of Agriculture, and other Associations in our State, are doing much to popularize information of value to the farmer and the people at large. This is accomplished by publications, by lectures at meetings, and otherwise. It is worthy of note that the Education Extension movement, which is being earnestly furthered in Connecticut, has included work among our agricultural as well as our village and city communities.

Tuberculosis.—This disease has made considerable progress amongst the cattle of the State, 5 per cent., or about

10,000 head being, according to the judgment of the Commissioners on Diseases of Domestic Animals, now more or less affected. The provision and enforcement of adequate laws by adjoining States, have added greatly to the previously pressing need of action here.

Much very important information bearing upon this subject will be furnished you by the Commissioners.

Dairy Commission.—The last report was made as of April 1, 1894, and indicates that the laws against imitations and adulterations of dairy products have not only been strengthened, but that there has been increased efficiency in the enforcement of their provisions.

In closing his report, and with these facts in view, the Commissioner says: "We believe that soon the sale and manufacture of these imitation products will be fully regulated and adjusted with increased advantage to the dairymen and all interested in good government and public health."

An important decision by the Supreme Court of the United States has recently been rendered, affecting, in an important way, questions relating to State legislation on this subject. A full statement of the nature and effect of this decision will doubtless be presented by the Commissioner in the next report.

FISHERIES.

The work of the **Commissioners of Inland Fisheries** for the years 1893 and 1894 was chiefly devoted to increasing the supply of shad, salmon, lake and brook trout by artificial propagation.

State appropriations to the amount of \$20,000 were made for the two years covered by the report, of which the unexpended balance is \$2,306.31.

The State now owns three hatcheries from which fry of the kinds above enumerated were taken, to the large aggregate of 5,500,000, and placed in the various waters of the State.

The biennial report of the **Shell Fish Commissioners** presents many interesting facts. The oyster industry of the State has attained a magnitude and importance as surprising as it is gratifying. There are 319 owners of oyster grounds in

the State, and they have about 67,760 acres. Ten of these owners have about 29,000 acres. Taxes paid on oyster grounds during two years ending September 30, 1894, amounted to \$13,544.91. In 1893-94, seventy steamers were engaged in the industry, and 268 vessels were licensed to work on natural beds. The Commissioners' financial statement for two years shows the excess of receipts over disbursements to be \$6,134.46. The investment in the oyster business in the State is estimated at about \$3,500,000, and the annual catch at about \$1,250,000. The wages paid probably amount to at least from \$250,000 to \$300,000 per annum.

LABOR BUREAU.

Building and Loan Associations.—The report of the Commissioner gives a deservedly important place to the seventeen Building and Loan Associations of the State. The conservative methods now very generally adhered to by these associations are giving, thus far, very satisfactory results. The peculiar plans followed are intended to make them of especial value to working men.

Some additional legislation in the interests of these organizations, may be suggested by the Commissioner.

Industrial Depression.—Covering fifteen months prior to August 31, 1894, the report shows, as a result of the depression, that on the average, the industrial establishments of the State ran about two-thirds full time, employed about 85 per cent. of the full number generally employed, paid about 85 per cent. of the wages paid in 1892, with about three-fourths the normal output. The lowest point of depression reached was in January and July, 1894. A little more than one-half the establishments reported, reduced wages 10 per cent.

Trade and Industrial Education in technical schools is urged by the Bureau as a substitute for the apprenticeship system, now nearly obsolete. This matter is receiving much and deserved attention by European countries, touching, as it does most vitally, the interest of the mechanic.

Child Labor, in the opinion of the Commissioner, should be still further restricted, and to this end you will probably be asked to raise the age limit for child employment.

Decreased Hours of Labor, is a subject which is certainly worthy the attention it has received from the Bureau, and it is hoped that the interests of both working men and employers may be subserved by what is being done in this direction.

Factory Inspection.—The report of the Inspector of Factories for the year ending November 30, 1893, shows that the number of factories visited and inspected was 476, in which were employed an aggregate of 68,098 persons. In 222 of these establishments no changes were ordered; in the 256 remaining, the changes ordered numbered 566 and included 391 for better protection of employé's from danger from machinery, 70 for increased safety in the operation of elevators, 66 for better sanitary conditions and 39 for various other purposes.

STATE BOARD OF HEALTH.

During the year ending December 1, 1894, the general health of the people of this State has been maintained at a little better standard than the average of the last five years, especially when taking into account the growing tendency toward concentration of population in cities. The greater attention now being given in populous places to administration of public hygiene, improved systems for the disposal of sewage and the furnishing of good water supplies, have doubtless brought about this improved standard. No severe epidemic has visited the State during the past year, and while the usual zymotic diseases have prevailed in many towns, the mortality from this cause has decreased.

The new system of sanitary administration enacted by the General Assembly of 1893, has, in many respects, seemed to work well, and to have been fruitful of good results. It is quite probable, however, that some modifications and improvements of the law will be found necessary.

The same is true with regard to the Medical Practice Act, which was also passed by the last General Assembly. It will, however, require several years to practically demonstrate its advantages and disadvantages.

In the collection and collation of vital statistics, this State has, for many years, exercised much care. The desirableness

of preserving a correct public record of births, marriages and deaths, cannot be easily over-estimated. From the very full report of the State Board of Health for the year 1893, it appears that the whole number of births in the State was 20,296; of deaths, 14,901; so that the natural increase of population by excess of births over deaths, was 5,395, or 815 more than the previous year. In the same time the number of marriages was 6,459. As the periods for which reports are made, correspond with the calendar years, information for the year 1894 is, as yet, in large part, necessarily uncollected.

The amount drawn from the State by the Board for the				
year ending June 30, 1893, was,	-	-	-	\$5,500 00
And for the year ending June 30, 1894, was	-	-	-	7,000 00
				<hr/> \$12,500 00

Of these amounts \$5,000 in each year was the regular appropriation for the expenses, and the balance a special appropriation to be used for examination into the pollution of streams in the State.

CHARITIES.

The State Board of Charities consists of five members—three men and two women. Its statutory duties and powers consist of regular visits of inspection to the reformatory, penal and charitable institutions in the State, and the suggestion of such changes and improvements as seem desirable. The Board is also charged with the collection of information and statistics relating to pauperism and the administration and operation of the poor laws and State charities. There are at present in the State 167 institutions of the character above indicated, as follows:

11 for criminals,	1 for the feeble-minded.
17 for the sick and injured,	1 for the blind,
8 for the insane,	1 for old soldiers, sailors, etc.,
8 for dependent children,	15 for the aged,
1 each for boys and girls,	13 for orphans,
2 for the deaf and dumb,	88 for paupers.

The amount furnished by the State for such of the above as received State aid was \$518,454 in 1893, and \$573,999 in 1894. The amount paid by the towns for the relief of

their poor was \$688,962 in 1891, and \$736,998 in 1892. During the last year there was a decided increase in both the extent and the vigor of the work of the Board.

Your attention will of course be given to the recommendations made by the Board; but I ask your especial attention to that one in which reference is made to the establishment of State Reformatories for a certain class of the young of both sexes, who are too old for commitment to the schools at Meriden and Middletown, and who must, under existing conditions, be sent to our jails and prison, and subjected to the evil influences of the most hardened and debased of criminals.

It is observed that one or more institutions are receiving financial aid from the State without being required to account for the expenditure thereof. I would respectfully recommend that such changes or amendments be made in the law as will require all institutions and organizations receiving money from the State to make regular reports to the State.

The expenses of the Board for the two years ending September 30, 1894, were \$4,699.73, of which all but \$576.54 was expended in the work of the last year.

The Connecticut Hospital for the Insane, at Middletown, completed its first twenty-five years of service in 1894. During that time 6,773 patients have been admitted, of whom 1,556 have died, 3,958 have been discharged, and 1,580 were present at the close of the year ending June 30, 1894. Of those discharged 1,595 were recovered, 1,007 improved, and 1,235 remained stationary. Of those who died, about 300 were above seventy years of age, and nearly twice that number had been deprived of reason for from five to fifty years.

The number remaining in the Hospital June 30, 1894, was forty-five more than one year previous, and seventy-four more than two years previous.

By reason of the low prices of the necessities of life, the Board of Trustees was able to reduce the price of the board and care of the patients to \$2.80 per week, which has been the rate since April 1, 1893.

The receipts and expenses as reported in the Treasurer's account are as follows:

RECEIPTS.						
Year ending June 30, 1893,	-	-	-	-	-	\$292,353 98
June 30, 1894,	-	-	-	-	-	228,583 25

EXPENDITURES.						
Year ending June 30, 1893,	-	-	-	-	-	\$246,232 47
June 30, 1894,	-	-	-	-	-	314,268 11

The number of patients now in the Hospital is 140 beyond the capacity of the several buildings, but the completion of the new building authorized by the General Assembly at its last session, and now well advanced, will soon relieve the crowded condition. This new building will have cost about \$96,000, leaving a balance of \$4,000 to be applied for furnishing. As stated elsewhere, the practice of sending convicts who become insane, from the State Prison to the Hospital, cannot be too decidedly condemned and should be discontinued at the earliest practicable date. There is also urgent need of change in the present statutes providing for the care of those convicted of minor offenses, and those held awaiting trial in the jails, who become insane. The statute under which accused persons may be acquitted on the ground of insanity, and committed to the Hospital, is not sufficiently explicit in its provisions, with reference to the determination of their mental condition. It must be evident to any thoughtful mind that the benevolent and philanthropic purposes for which the Hospital was created never included that of making it a receptacle for those whose insanity has not been determined by competent medical authority. The large outlays in recent years for buildings for the benefit of the insane poor have met the need in that direction to such an extent, and in so creditable a manner that special appropriations for added facilities, can be, in larger part, if not wholly omitted.

The Connecticut School for Boys, for the fifteen months ending September 30, 1893, and the year ending September 30, 1894, received by commitment, 131 boys; there were returned on old commitments and by themselves, 118, and as boarders, 8; making a total of 539. The number who

were discharged was 479, of whom 29 were placed at trades, 1 sent to the hospital, 6 boarders dismissed, 2 have died and 441 have been returned to parents and friends, leaving in the School at the end of the period named 481, an increase of 60.

Covering the same time the receipts were - - -	\$156,861 87
The amount of which paid by the State was - - -	140,517 81
The expenses of the School were - - - -	158,956 20

The whole number of commitments to the School since its establishment in 1851, not including boarders, is 5,294, of whom 2,118 were sent there for vagrancy, truancy and incorrigibility, 2,655 for theft and other offenses, the punishment of which might have been imprisonment in the State Prison, while the remainder were convicted of other minor offenses. These figures suggest the propriety of considering the question whether the beneficent work of this institution may not be impeded by bringing into close relations so large a class of criminals with those whose viciousness and misfortune are largely if not wholly due to their home environment.

Of those who have left the School, 941 have gone out by expiration of sentence, 610 have been placed with farmers and at various trades, considerably more than one-half have been returned to parents, and by reason of their instruction in the School have generally been able to secure good positions.

The Connecticut Industrial School for Girls has just reached the end of its twenty-fifth year of undoubted usefulness. It furnishes a home to which girls between the ages of eight and sixteen years, who are orphans, or who, from their surroundings or otherwise, are subject to vicious influences, may be committed until twenty-one years of age.

The number of girls received from the beginning to October 1, 1894, was 1,150, of whom 237 were still in the School. During the two years ending on the date mentioned, 235 girls were received and 236 were placed out.

The amount received by the School from the State for the	
year ending September 30, 1893, was - - -	\$37,355 62
And for the year ending September 30, 1894, - - -	39,934 37

The last General Assembly appropriated \$18,000 for the use of the School, and with this money a new wing, with accommodations for thirty-four girls, was added to one of the buildings; the hall used for devotional and other exercises was enlarged, and a library-room and a dining-room were provided.

The record of the Visiting Agent shows that of all the girls placed out during the last eight years, ninety per cent. are self-supporting and leading useful lives. This fact must be a source of great satisfaction to those having the welfare of these young people at heart.

The Soldiers' Home at Noroton is reported upon by the Adjutant General. This institution was founded by Benj. Fitch in 1864, and is open to the indigent soldiers and marines of Connecticut who served in the War of the Rebellion. The report shows that the good work of providing a pleasant home for veterans has been fully maintained during the past year. The Home was turned over to the State by the trustees in 1887, and various purchases of land and appropriations for the erection and improvement of buildings have been made by the State from time to time. The general management of the Home is vested by law in "The Soldiers' Hospital Board of Connecticut," consisting of the Governor, Adjutant General, and Surgeon General, with three honorably discharged veteran soldiers—residents of this State—all holding office for two years.

There are thirteen buildings with accommodations for 340 beds, which are all taken, twenty soldiers being on the "waiting list" for want of room.

You will probably be asked for an appropriation for the enlargement of the present buildings and the erection of others to meet the demands now made.

The expenses of the Home in drafts upon the Comptroller				
have been for the year ending June 30, 1893,	-	-	-	\$50,000 00
For the year ending June 30, 1894,	-	-	-	70,000 00
				<hr/>
				\$120,000 00

The aggregate of special appropriations made by the				
General Assembly for the purchase of land and the				
erection of buildings since the Home has been under				
State control has been	-	-	-	-\$85,000 00

STATE PRISON.

The reports of the directors and warden for the fourteen months ending October 1, 1894, indicate a satisfactory administration of the affairs of this institution. Some changes are suggested by the directors, the most important of which is that with reference to special provision on the prison grounds for the detention and proper treatment of insane convicts. The present practice of sending such convicts to the Hospital for the Insane at Middletown, is accompanied by so many strongly objectionable features, which would disappear under the plan suggested, that the duty of action appears to be clear and imperative. The question of providing the requisite facilities for separating the young from the older and more hardened criminals, deserves your careful attention.

August 1, 1893, there were in the institution 316 convicts, with 27 men and one woman acting as watchmen and officers. Since that time, there have been 217 commitments, and 5 have been received from the Connecticut Hospital for the Insane. Of these,

128 were discharged upon expiration of sentence,
 1 was pardoned,
 10 were taken to the Hospital for the Insane,
 18 have died,

leaving 381 prisoners September 30, 1894, an increase of 65 since the last report. Of this number, 41 were between the ages of 16 and 20 years when committed, and 346 were in for the first offense, emphasizing the necessity, elsewhere alluded to, of measures for classification and reformation.

The disbursements of the institution for the fourteen months were	\$93,937 56
Out of which the State property was increased in value,	26,051 65
Leaving for actual expenses,	\$67,885 91
Of which amount the State paid	27,944 74
And there was received for convict labor,	38,755 26

and the balance was made up from various sources.

So far as the financial result of the employment of convict labor is concerned, it may be properly considered acceptable; but such employment, in so far as it came into competition with honest workmen outside prison walls is, to my mind, to be regretted and deplored.

On the general question of punishment for crime, I confess to the conviction that some crimes call for different and more feared methods than those now practiced. The State prison and the jails have few terrors for a large percentage of those who commit crime; indeed, it is not infrequently the case that crime is committed for the express purpose of securing comfortable quarters and fair food without risk of much real hardship.

A proposed law establishing a State Reformatory will come before you by continuation from the last General Assembly.

JUDICIARY.

Our courts are giving prompt attention to all cases brought before them, and retain fully, the merited confidence of the people.

A Common Pleas court has been established during the past year in New London County.

The expenses of the Judiciary of the State for the year ending June 30, 1894, amounted to \$382,691.44, and \$339,063.82 for the preceding year.

TOPOGRAPHICAL SURVEY.

The Commissioners reported to the last General Assembly the completion of the field work under an arrangement with the United States Geological Survey, and an appropriation of \$5,000 was then made for printing, publishing, and distributing the maps of the State.

Two thousand sets of the atlas sheets have been printed by special arrangement with the United States Government, and a wall map of the State, upon half the scale of the sheets, has also been prepared. The total cost of this work has been approximately \$3,400.

The excellence and accuracy of the maps is highly commended by engineers and experts. The recommendation of the Commissioners that these maps be placed in the common schools of the State to the extent, at least, of supplying each with the sheet or sheets covering the territory nearest its own locality, will be presented for your consideration.

EDUCATION.

The Common Schools.—The State has ever been mindful of the great value of providing its citizens with a good education, and for that purpose liberal appropriations have been made from time to time. The work of the State Board of Education has been directed to securing the best results for the amounts paid out. In its report will be found, in detail, the various items of the management of this department.

The expenses of the State Board of Education, for salaries, office expenses, teachers' meetings, examinations, etc., were, for the year 1893, - - - - - \$23,409 02
 " 1894, - - - - - 25,812 90

The amounts received by towns and districts for the maintenance of the public schools have been:

	1893.	1894.
From the State (Civil List and School Fund), - - - - -	\$377,570 25	\$381,278 25
From all other sources, - - - - -	1,768,656 74	2,128,450 66
Total, - - - - -	\$2,146,226 99	\$2,509,728 91

The amounts paid have been:

	1893.	1894.
For new buildings, - - - - -	\$248,232 19	\$464,107 01
For ordinary expenses, - - - - -	2,093,119 24	2,178,520 69
Total, - - - - -	\$2,341,351 43	\$2,642,627 70

The amount of district indebtedness was - - - - -	\$1,887,227 73	\$1,843,031 78
New school houses were erected at a cost of - - - - -	\$414,183 81	\$316,914 10
The value of buildings and sites was - - - - -	\$7,508,536 49	\$8,042,411 12
Paid by the State for apparatus, an equal amount having been raised by districts, - - - - -	\$6,505 00	\$6,185 00
Number of persons between 4 and 16 years of age, - - - - -	167,809	169,457

The law requiring the establishment of evening schools in towns and districts with 10,000 or more population resulted in the maintenance of 24 in 1893 and 43 in 1894.

Military Instruction.—This question is receiving much attention throughout the country, particularly from members of the Grand Army of the Republic and the Boards of Education of many of the prominent cities. There is much to

commend it, not only on the ground of the physical development and training of our youth, which can be secured in no other way, but also by reason of the benefit accruing to the State from such training.

Normal Schools.—There are now three Normal and Training Schools in the State. The first and oldest, at New Britain, established in 1850; the second at Willimantic, opened in September, 1889; and the third at New Haven, opened in September, 1893. These schools have graduated 1,409 young men and women trained in the art of teaching, of whom 655 are now engaged in that pursuit. These institutions are fulfilling the important purpose for which they were created, as will more fully appear from the detailed reports which will be laid before you.

Paid by the State for maintenance, 1893,	-	-	-	\$53,173 48
“ “ “ “ 1894,	-	-	-	66,841 68
For new buildings during last year, at Willimantic,	-	-	-	51,333 83
“ “ “ “ New Haven,	-	-	-	20,546 56

CONNECTICUT NATIONAL GUARD.

The uniformed volunteer militia of the State, as shown by the report of the Adjutant-General, is organized into four regiments and two separate companies of infantry, one battery of light artillery, one machine gun battery, one brigade signal corps and one division of naval militia, comprising 202 commissioned officers and 2,652 enlisted men.

The Governor's Guards consist of two foot companies and two horse companies, with 25 officers and 347 enlisted men.

The cost of maintaining this force has been, for 1893, \$133,910.93, and for 1894, \$169,613.58. In addition land has been purchased in Hartford and New Haven for armory purposes and at Niantic for camp use, by a commission, at a cost of \$13,650.

During the past year the Division of Naval Militia was uniformed and equipped; the brigade was encamped at Niantic eight days, while in 1893, the encampment was for six days; necessary repairs to the State armories have been made; uniforms have required much repairing and many unserviceable ones have been replaced by new; improvements have been made upon the State Camp ground by the

addition of a rifle range and in grading. These account for the large increase in the expenses of this department over the previous year. Without offering criticism, the expenditures having been undoubtedly considered as needful and proper, the hope is expressed that an important reduction will be made in this direction without impairing the condition or efficiency of the Guard.

The law passed in 1893 made many important changes, and will doubtless be found to require some amendment. Under its provisions, the Commander-in-Chief is required to order the entire brigade into camp each year. The law should be so changed as to allow the exercise of discretionary authority to order the whole or a part, as he may deem to be best for the interests of the service.

While the present force is believed to be ample for the needs of the State, it has been clearly demonstrated by the recent experience of other States, that Connecticut can not afford to allow the efficiency of her National Guard to be impaired.

RECOMMENDATIONS.

It remains for me to recommend to your consideration measures touching subjects not yet discussed or referred to.

Improved Highways.—An active and extensive movement in favor of better roads is already in progress in several other States, and is fully justified by the probable results of early, favorable and efficient, though reasonably prudent State action. We ought to keep fully up with neighboring States in this as in other important movements in which are involved questions of vital interest in their relations to the prosperity and comfort of our people. Views differ widely as to plans, and only through careful inquiry and perhaps extended experiments, can safe and permanently satisfactory conclusions be reached.

Secret Ballot.—The present law enables the voter to follow his own preference as to men and measures in casting his ballot without allowing any other person to know how he votes; while at the same time its provisions are such that the vote-seller can furnish fairly clear evidence to the vote-buyer that the bargain between them has been observed.

The evils that have befallen the State under the law of 1889 ought to be rendered impossible hereafter by such action during the present session as may be needful to that end.

What is known as the "blanket ballot" system (for the adoption of which an earnest effort was made six years ago), or some form of voting machinery of which very ingenious, and, it is claimed, efficient examples are now to be found, may meet the requirements of the situation. It is most earnestly recommended that you give thorough consideration to this subject, involving as it does the quality and durability of the very foundations of free government.

A bill and two substitutes relating to this subject come to you by continuation from the last session of the General Assembly.

Corrupt Practices Act.—Any secret ballot law, in order that its advantages may be fully secured, needs to contain or be reënforced by such statutes as will provide the surest methods of enforcing its provisions, by inflicting adequate penalties for their violation. Efficient enactments have been provided in other States and in some other countries, covering these and other important points relating to elections. Two bills on this subject come over to you by continuation from the last session of the General Assembly. Permit me to urge thoughtful attention to providing, through the adoption of one of these proposed laws, if deemed adequate, or by a new and better scheme, such added safeguards to the purity of the ballot as will afford the utmost degree of security now attainable.

License.—Abuses have crept into the present system of executing the License Law, especially with reference to the prices of licenses and decisions upon applications, to such an extent, that a strong sentiment has been aroused in favor of abolishing the office of County Commissioner and referring this portion of its business to the Superior Court. Whether it is best to adopt this course or proceed in some more moderate way, is a question for your careful investigation; but there is little room for doubt that the number and cost of licenses should be definitely fixed by law, according to population or otherwise, so that neither Commissioners nor Courts would possess the power, now held by the former, to

change both number and cost at will. You cannot guard too thoroughly against the perils involved in such abuses as are claimed to have been recently brought to light.

A Defect in the Law.—You are requested to notice a serious defect in the Statutes of the State, Section 2952, as construed by the Supreme Court. Under the construction given, property cannot be deeded or willed for the benefit of a person for life, and upon his decease for the benefit of his heirs. Attempts have been made to amend the law, but without success; so that a man is prevented by the Statutes, as construed, from making the most natural kind of a trust by will. Cases are often arising, wherein the Court must, by reason of this Statute, pronounce void, trusts which are entirely commendable.

The law should be amended or repealed, at your earliest convenience.

Reports.—The number and extent of the reports required from departments of the State Government and from institutions belonging to or aided by the State, are so great, the methods of making reports so various, and the dates to which reports are made so scattered, that it is not possible to gain exact information of all to any single date. I suggest an inquiry by the General Assembly as to the practicability and expediency of fixing a date, not later than some day in October of each year, to which all reports shall be made, and also of securing some approximation to uniformity in the presentation of financial statements and other statistical information.

Malfeasance in Office.—The existence and recent increase of abuses of official position, involving dishonesty in the conduct of public business in many sections of the country, have aroused a very earnest spirit of resentment on the part of the people. Investigations intelligently started and persistently pushed, have brought to light here and there so many evidences of great recreancy to duty in both public and private places, that the foundations of confidence have been severely shaken, suspicion has been widely and intensely stimulated, and a hot spirit of inquiry has been developed, until a large portion of the whole land has become an arena of investigation.

It is at all times our duty to be watchful of the course of public affairs, but at such a time, responding to the call of the people, it becomes doubly our duty to look about us for hidden sources of danger, and by courageous disclosure of them, if found, or presentation of gladdening proof that they do not exist, become assured that the truth is known and no hurtful doubts remain.

Constitutional Amendments.—Three proposed amendments to the Constitution were passed by the House at the last session and will come before this General Assembly for your approval on the question of submission to the people. The first concerns the compensation of members of the General Assembly; the second relates to the election of State officers; the third, to the number of Senators and the formation of Senatorial Districts.

I ask your attention for a few moments to some facts and reflections relating to topics to which reference has seldom been made on occasions like this—partly, we may properly infer, because the known reasons have seldom seemed sufficiently clear and strong to justify such reference.

It is probably too true that some of the influences accompanying, and to a greater or less degree shaping, the legislation of the State, have been now and then for years, of such character as to constitute a serious offense against the rights and interests of the people.

It is currently thought to have happened that arrangements have been made between persons outside, with members inside, the General Assembly, to divide the gains secured by combination, to delay or hasten, antagonize or promote measures proposed, according to which course would afford the best financial results to the parties to such arrangements.

It may be properly added, in view of observed facts, that the trading of votes between members, with or without reference to the merit of measures, is a practice which, at least in many instances, is exceedingly reprehensible.

To consider each measure carefully, to decide about it fairly, in view of its character, without fear or favor as to any other measure, is our plain, safe, and simple duty.

The evil features which are reported to have accompanied the work of the General Assembly at times in recent years, have humiliated our people and the good name of our State has suffered at home and abroad. You can put an end to scandal and causes of scandal, by firm and decisive action, and it is most earnestly to be hoped that such action may be taken very early in the session upon which you now enter.

CONCLUSION.

I have now given you information of the state of the Government and recommended measures to your consideration as fully as has been found practicable within the present reasonable limits of time and space.

The change to biennial sessions has greatly increased the time required for the transaction of the State's business and the volume of legislation. However, let us constantly bear in mind that there is far more danger of too much than of too little legislation.

Mr. President and Gentlemen, we have fallen upon times, which in important respects, have no parallel in the history of our State. Never have our people been so deeply stirred in their desire, amounting to an imperative demand, for high standards of legislative and executive action. The time is ripe, the opportunity unprecedented, for great service to our justly beloved State. Life, at best, for even the youngest of us, is not long, and its opportunities of exceptional usefulness are not many in the ordinary probabilities of the future. We can do for Connecticut in the few months of this session, what years of effort under ordinary conditions would not suffice to accomplish. We are charged with high duties in behalf of the interests of the Commonwealth. Let us so discharge them as to set an example of integrity of purpose and fidelity in action, which shall bring lasting benefits to the State, and be a source of just pride to us and to those who may follow us, through all the years of the future. May God grant to you and to me that wisdom and courage needed to enable us to serve Him through our service of the People, and then all will be well.

O. VINCENT COFFIN,

Governor.

State of Connecticut.

REPORT
OF THE
TREASURER
TO
HIS EXCELLENCY THE GOVERNOR,

NOVEMBER 1, 1894,

FOR THE

Fiscal Year ending September 30, 1894

HARTFORD, CONN. :
THE FOWLER & MILLER COMPANY, PRINTERS, 341 MAIN STREET.
1894.

State of Connecticut.

REPORT.

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, Nov. 1, 1894.

To His Excellency

LUZON B. MORRIS,

Governor:

SIR,—As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1894.

CIVIL LIST ACCOUNT.

Balance of cash on hand, October 1, 1893, . . .	\$853 40 74
Revenue receipts from all sources during the year, . . .	1,912,138 52
	<u>\$2,765,540 26</u>

Specific receipts were as follows :

Commissioners of Pharmacy,	\$1,597 00
Commissioners of Shell Fisheries,	7,478 19
Commissioners of Shell Fisheries, for boat licenses,	678 50
Commissioners of Railroads, salaries, etc.,	19,860 20
Commissioners of Banks, salaries, etc.,	6,017 10
Tax on telegraph and telephone companies,	10,910 83
Military commutation tax,	137,223 00
Avails of courts and bonds,	31,822 85
Tax on savings banks,	309,792 16
Tax on mutual insurance companies,	262,452 85
Tax on non-resident stock,	91,182 12
Tax on stock erroneously returned to Town Assessors,	12 50

Fees, from Executive Secretary,	\$501 50
Fees, from Secretary of State,	2,006 94
Miscellaneous,	2,278 17
National aid to State homes,	21,600 00
Tax on express companies,	9,839 39
Tax on Consolidated Rolling Stock Co,	185 77
Tax on Greenwich Loan, Trust, and Deposit Co.,	500 00
Tax on railroads,	766,420 76
Commissioner of Insurance,	62,115 82
Tax on investments,	56,003 88
Tax on investment companies,	10 00
Collateral inheritance tax,	74,179 07
Interest,	37,469 92
Total,	<u>\$1,912,138 52</u>

Payments were as follows:

Civil list orders,	\$1,564,194 22
Registered orders,	354,902 08
Interest on State bonds,	104,700 00
Interest on Agricultural College Fund in treasury,	287 19
Interest on Town Deposit Fund in treasury, . .	431 39
Interest on principal of School Fund in treasury, .	700 80
Interest on interest of School Fund in treasury, .	1,906 51
Total,	<u>\$2,027,122 19</u>
Balance in treasury to the credit of civil list, Oc- tober 1, 1894,	738,418 07
	<u>\$2,765,540 26</u>

GENERAL AND SPECIAL ACCOUNTS.

Balance to credit of all accounts, October 1, 1893,	\$982,091 36
Receipts from all sources for fiscal year ending September 30, 1894,	2,292,859 62
Total,	<u>\$3,274,950 98</u>
Deduct payments for all purposes,	2,339,517 67
Balance to the credit of all accounts, September 30, 1894,	<u>\$935,433 31</u>

STATE DEBT.

The funded debt of the State, September 30, 1894,	
was	\$3,240,200 00
Less cash in the treasury to credit of civil list funds,	738,418 07
Total State debt, less civil list funds,	<u>\$2,501,781 93</u>

MATTERS PENDING.

AGRICULTURAL COLLEGE FUND.

In my report of last year it was stated that a temporary injunction had been served on me as Treasurer of the State, restraining me from paying, as directed by the last General Assembly, any part of the nineteen thousand dollars (\$19,000) received from the United States for educational purposes, and also from paying any part of the interest on the funds known as the Agricultural College Bonds to the Storrs Agricultural School.

A final determination of the questions arising in this suit has not yet been reached, and the injunction is still in force.

TAXES ON NON-RESIDENT STOCK.

The law requires certain corporations, or the officers thereof, to pay to the State a tax of one per cent. on the market value of stock therein held by non-residents. I found that there were sundry balances due from several corporations for this tax for the years 1891 and 1892. Most of these balances have been collected without suit. The Hartford, Phoenix, and Orient Fire Insurance Companies, and the Aetna Life Insurance Company, however, declined to pay, and suits have been brought against their respective officers to collect the amounts due, which suits are still pending. The amounts due are as follows :

	1891.	1892.
Hartford Insurance Company, . . .	\$1,721 44	\$1,770 60
Phoenix Insurance Company, . . .	571 36	1,107 75
Orient Insurance Company, . . .	242 60	121 65
Aetna Life Insurance Company, . . .	239 58	. . . .

NEW YORK, NEW HAVEN & HARTFORD RAILROAD CO. TAXES.

The New York, New Haven and Hartford Railroad Company, in its statement to the Comptroller for the year 1893 and before the Board of Equalization, claimed that 34,515 shares of its capital

stock were exempt from taxation on the ground that said shares of stock were issued by it in exchange for stock of the Old Colony Railroad Company, whose railroad was leased by the New York, New Haven and Hartford Railroad Company, and is wholly without this State, and that said Old Colony stock so taken in exchange was issued to pay for the construction of said leased railroad.

The Board of Equalization, after carefully considering the matter, held that under the statute as it now stands, the stock was taxable in this State, and declined to allow the exemption.

The total tax of said New York, New Haven and Hartford Railroad Company for 1893, including the tax on said 34,515 shares, amounted to \$478,989.10; but said company claiming that said 34,515 shares should not have been included, declined to pay the total tax, but paid \$434,619.99 on account, leaving a balance due of \$44,369.11.

To recover this amount suit has been brought and is still pending. Subsequent to the notice to said company that such suit would be brought, but prior to the actual service of the same, the company caused to be left with me a copy of a petition addressed to the next General Assembly asking for the abatement of said tax and for other relief.

M. H. SANGER, *Treasurer.*

STATE OF CONNECTICUT.

STATEMENT OF THE FUNDED DEBT, SEPTEMBER 30, 1894.

NOT SUBJECT TO TAXATION.

AUTHORIZING ACTS.	Principal Payable in Hartford.	Interest Payable Semi Annually.	Amount Issued.	Amount Outstanding.
July 14 and 21, 1865	October 1, 1885	Interest ceased	\$2,000,000	\$200
March 19, 1882	January 1, 1903	January and July, 3½ per cent..	500,000	500,000
April 4, 1883	January 1, 1903	January and July, 3½ per cent..	1,000,000	1,000,000
March 10, April 22 and 23, 1885	October 1, 1910	April and October, 3 per cent...	1,740,000	1,740,000
			.....	\$3,240,200

GENERAL REVENUE.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1893.

HARTFORD COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
HARTFORD.....	5,982	\$10,767 60
Avon.....	81	146 00
Berlin.....	264	475 20
Bloomfield.....	143	257 40
Bristol.....	940	1,692 00
Burlington.....	156	280 80
Canton.....	302	543 60
East Granby.....	54	97 20
East Hartford.....	434	868 00
East Windsor.....	258	464 40
Enfield.....	702	1,263 60
Farmington.....	372	669 60
Glastonbury.....	297	535 00
Granby.....	177	319 00
Hartland.....	77	140 00
Manchester.....	734	1,321 20
Marlborough.....	24	43 20
Newington.....	70	126 00
New Britain.....	2,094	3,769 20
Rocky Hill.....	107	194 00
Plainville.....	201	362 00
Simsbury.....	237	426 60
Southington.....	505	909 00
South Windsor.....	208	374 40
Suffield.....	272	489 60
West Hartford.....	151	273 80
Windsor.....	257	462 60
Wethersfield.....	125	225 00
Windsor Locks.....	340	612 00
	15,564	\$28,108 00

GENERAL REVENUE — CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE

NOVEMBER 10, 1893.

NEW HAVEN AND NEW LONDON COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
NEW HAVEN	9,917	\$17,850 60
Ansonia.....	1,191	2,143 80
Beacon Falls.....	52	93 60
Branford.....	347	624 60
Bethany.....	53	95 40
Cheshire.....	178	320 40
Derby.....	631	1,135 80
East Haven.....	51	91 80
Guilford.....	202	363 60
Hamden.....	373	672 00
Madison.....	114	214 00
Meriden.....	2,331	4,195 80
Middlebury.....	64	115 20
Milford.....	343	617 40
Naugatuck.....	775	1,395 00
North Branford.....	85	154 00
North Haven.....	225	405 00
Orange.....	382	687 60
Oxford.....	78	140 40
Prospect.....	35	63 00
Seymour.....	260	468 00
Southbury.....	110	198 00
Wallingford.....	977	1,758 60
Waterbury.....	3,955	5,499 00
Woodbridge.....	110	198 00
Wolcott.....	47	84 60
	21,986	\$39,585 20
NEW LONDON.....	1,307	\$2,352 60
Norwich.....	1,720	3,096 00
Bozrah.....	107	192 60
Colchester.....	327	588 60
East Lyme.....	125	225 00
Franklin.....	50	90 00
Griswold.....	339	610 20
Groton.....	443	799 40
Lebanon.....	149	270 00
Ledyard.....	155	280 00
Lisbon.....	45	81 00
Lyme.....	98	176 40
Montville.....	274	494 00
North Stonington.....	150	270 00
Old Lyme.....	101	181 80
Preston.....	328	592 00
Salem.....	52	93 60
Sprague.....	85	153 00
Stonington.....	801	1,441 80
Waterford.....	280	504 00
Voluntown.....	60	108 00
	6,996	\$12,600 00

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1893.

FAIRFIELD AND WINDHAM COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
BRIDGEPORT.....	6,931	\$12,475 80
Danbury.....	1,503	2,705 40
Bethel.....	409	737 00
Brookfield.....	88	158 40
Darien.....	198	356 40
Easton.....	102	183 60
Fairfield.....	382	687 60
Greenwich.....	1,159	2,086 20
Huntington.....	463	833 40
Monroe.....	92	165 60
New Canaan.....	235	423 00
New Fairfield..	45	81 00
Newtown.....	261	469 80
Norwalk.....	1,689	3,040 20
Redding.....	129	232 20
Ridgefield.....	253	466 00
Stamford.....	1,448	2,606 40
Sherman.....	61	110 00
Stratford.....	265	477 00
Trumbull.....	114	205 20
Weston.....	85	154 00
Westport.....	307	553 00
Wilton.....	138	250 00
	16,357	\$29,457 20
BROOKLYN.....	156	\$280 80
Ashford.....	83	150 00
Canterbury.....	116	212 00
Chaplin.....	54	98 00
Eastford.....	64	116 00
Hampton.....	73	132 00
Killingly.....	630	1,134 00
Plainfield.....	376	676 80
Pomfret.....	120	216 00
Putnam.....	593	1,068 00
Scotland.....	51	96 00
Sterling.....	137	246 60
Thompson.....	358	650 00
Windham.....	786	1,414 80
Woodstock.....	209	376 20
	3,806	\$6,867 20

GENERAL REVENUE — CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1893.

LITCHFIELD AND MIDDLESEX COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
LITCHFIELD.....	342	\$615 60
Barkhamsted.....	100	180 00
Bethlehem.....	43	77 40
Bridgewater.....	64	116 00
Canaan.....	104	187 20
Colebrook.....	108	196 00
Cornwall.....	138	250 00
Goshen.....	107	194 00
Harwinton.....	107	192 60
Kent.....	124	223 20
Morris.....	52	94 00
New Hartford.....	275	495 00
New Milford.....	364	655 20
Norfolk.....	172	310 00
North Canaan.....	168	302 40
Plymouth.....	316	569 00
Roxbury.....	102	184 00
Salisbury.....	278	510 00
Sharon.....	180	324 00
Torrington.....	724	1,303 20
Thomaston.....	316	568 80
Warren.....	52	93 60
Washington.....	168	310 00
Watertown.....	232	418 00
Winchester.....	646	1,162 80
Woodbury.....	176	316 80
	5,458	\$9,848 80
MIDDLETOWN.....	1,020	\$1,836 00
Haddam.....	211	379 80
Chatham.....	195	351 00
Chester.....	161	292 00
Clinton.....	138	250 00
Cromwell.....	265	477 00
Durham.....	101	181 80
East Haddam.....	320	576 00
Essex.....	300	540 00
Killingworth.....	52	94 00
Middlefield.....	109	196 20
Old Saybrook.....	109	206 00
Portland.....	247	444 60
Saybrook.....	175	315 00
Westbrook.....	82	148 00
	3,485	\$6,287 40

GENERAL REVENUE — CONCLUDED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1893.

TOLLAND COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
TOLLAND.....	81	\$149 80
Andover.....	54	98 00
Bolton.....	41	74 00
Coventry.....	203	365 40
Columbia.....	74	133 20
Ellington.....	137	246 60
Hebron.....	85	153 00
Mansfield.....	187	338 00
Somers.....	171	308 00
Stafford.....	434	781 20
Union.....	46	83 00
Vernon.....	876	1,577 00
Willington.....	90	162 00
	2,479	\$4,469 20

RECAPITULATION.

COUNTIES.	Number of Persons.	Amount of Tax Received.
Hartford.....	15,564	\$28,108 00
New Haven.....	21,986	39,585 20
New London.....	6,996	12,600 00
Fairfield.....	16,357	29,457 20
Windham.....	3,806	6,867 20
Litchfield.....	5,458	9,848 80
Middlesex.....	3,485	6,287 40
Tolland.....	2,479	4,469 20
	76,131	\$137,223 00

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{3}{4}$ of 1 per cent.
Conn. Steam Boiler Inspection & Insurance Co. . . .	Waterbury,	\$19,124 91	\$2,687 41	\$20 15
Danbury Mu. Fire Ins. Co.,	Danbury,	28,641 80	28,641 80	214 81
Farmers' " "	Suffield,	9,532 51	117 51	88
Farmington Valley Mutual Fire Ins. Co.	Farmington,	19,249 00	7,599 00	57 00
Greenwich Mu. Fire Ins. Co	Greenwich,	15,656 59	6,152 89	46 15
Htfd. Co. " "	Hartford,	514,844 27	451,269 27	3,384 52
Harwinton " "	Harwinton,	11,995 07	177 02	1 33
Litchfield " "	Litchfield,	100,614 89	99,289 89	744 67
Madison " "	Madison,	39,530 27	6,953 72	52 15
Middlesex Mu. Assur. Co.,	Middletown,	664,181 76	522,181 76	3,916 36
Mu. Assur. Co. of the City of Norwich	Norwich,	13,060 19	12,375 83	92 82
N. London Mu. Fire Ins. Co.	Norwich,	103,811 97	103,811 97	778 59
Rockville " "	Rockville,	18,370 08	6,875 43	51 56
State " "	Hartford,	66,887 07	29,478 93	221 09
Wi'dh'm Co. " "	Brooklyn,	296,579 99	47,371 94	355 29
Tolland Co. " "	Tolland,	222,289 39	62,100 47	465 75
Washington " "	Washington,	17,519 84	192 74	1 45
Patrons " "	Hartford,	1,463 37	393 40	2 95
				\$10,407 52

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{1}{4}$ of 1 per cent.
Ætna Life Ins. Co. . .	Hartford,	\$40,291,186 28	\$31,366,455 86	\$78,416 14
Conn. Gen. Life. Ins. Co.	"	2,383,432 86	1,132,115 70	2,830 29
Conn. Mutual Life Ins. Co.	"	60,150,302 29	58,726,737 85	146,816 84
Phoenix Mutual Life Ins. Co.	"	9,990,714 81	9,592,824 36	23,982 06
				\$252,045 33

TAX ON SAVINGS BANKS.

PAYABLE JANUARY 20TH AND JULY 20TH, 1894.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Berlin Savings Bank, Kensington, Bridgeport	\$144,354 50	\$180 45	\$180 44
Bristol	3,537,711 27	4,422 14	4,422 14
Brooklyn	1,476,219 06	1,845 28	1,845 27
Burritt	793,885 12	992 35	992 36
Canaan	49,652 18	62 06	62 06
Chelsea	91,897 27	114 87	114 87
Chester	4,651,648 09	5,814 56	5,814 56
Citizens'	144,194 10	180 24	180 24
City	1,584,691 95	1,980 87	1,980 87
City	3,172,538 89	3,965 67	3,965 67
City	1,221,737 98	1,527 17	1,527 17
Colchester	289,690 41	362 11	362 11
Collinsville Savings Society	513,859 64	642 32	642 32
Conn. Savings Bank, New Haven,	5,108,546 29	6,385 68	6,385 69
Deep River	1,013,552 51	1,266 94	1,266 94
Derby	1,824,009 83	2,280 01	2,280 01
Dime	71,920 70	89 90	89 90
Dime	697,803 70	872 25	872 25
Dime	1,580,864 72	1,976 08	1,976 08
Dime	319,574 92	399 47	399 46
Dime	2,302,415 47	2,878 02	2,878 02
Dime	578,532 84	723 16	723 17
Essex	519,082 71	648 85	648 85
Fairfield Co.	511,788 31	639 73	639 74
Falls Village	535,841 61	669 80	669 80
Far. & Mech.	1,732,977 84	2,166 22	2,166 22
Farmington	2,539,063 61	3,173 83	3,173 83
Freestone	311,433 14	389 29	389 29
Greenwich	100,783 38	125 97	125 98
Groton	632,650 18	790 81	790 81
Guilford	118,703 71	148 38	148 38
Jewett City	660,861 01	826 08	826 07
Litchfield Savings Society	892,975 44	1,116 21	1,116 22
Mariners' Sav. Bank, N. London,	1,736,528 00	2,170 66	2,170 66
Mechanics	2,754,055 32	3,442 57	3,442 57
Mechanics	877,412 35	1,096 77	1,096 76
Mech. & Far.	1,233,336 81	1,541 67	1,541 67
Meriden	2,359,711 86	2,949 64	2,949 63
Middletown	5,534,488 00	6,918 11	6,918 11
Milford	185,933 02	232 42	232 41
Moodus	223,930 38	279 91	279 91
National	1,185,810 78	1,482 26	1,482 26
Amount carried forward.....	\$55,816,668 90	\$69,770 78	\$69,770 77

TAX ON SAVINGS BANKS,

PAYABLE JANUARY 20TH AND JULY 20TH, 1894.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Amount brought forward...	\$55,816,668 90	\$69,770 78	\$69,770 77
Naugatuck Savings Bank.....	509,038 87	636 30	636 30
New Haven "	7,417,921 93	9,272 40	9,272 40
New Milford "	922,096 57	1,152 62	1,152 62
Newtown "	515,068 18	643 83	643 84
Norfolk "	129,435 39	161 79	161 80
Norwalk Savings Society.....	2,166,865 45	2,708 58	2,708 58
Norwich "	9,379,657 18	11,724 57	11,724 57
People's Sav. Bank, Pawcatuck.	43,087 14	53 86	53 86
People's " Bridgeport.	2,496,650 21	3,120 82	3,120 81
People's " Rockville..	408,531 07	510 66	510 67
Putnam "	1,362,574 08	1,703 22	1,703 22
Ridgefield "	194,412 34	243 02	243 01
Salisbury Sav. Society, Lakeville,	523,124 89	653 91	653 90
Savings Bank of Ansonia.....	1,082,979 04	1,353 73	1,353 72
Savings Bank of Danbury.....	2,417,919 92	3,022 40	3,022 40
Savings Bank of New Britain...	2,455,121 33	3,068 90	3,068 90
Savings Bank of New London..	3,883,339 65	4,854 18	4,854 17
Savings Bank of Rockville.....	1,251,428 51	1,564 28	1,564 29
Savings Bank of Stafford Springs,	360,599 61	450 75	450 75
Savings Bank of Tolland	101,513 80	126 89	126 89
Society for Savings, Hartford...	14,120,399 17	17,650 50	17,650 50
Southington Savings Bank.....	845,745 75	1,057 18	1,057 18
South Norwalk "	633,054 52	791 32	791 32
Southport "	548,947 00	686 19	686 18
Stafford Sav. Bank, Stafford Spgs.	416,846 93	521 06	521 05
Stamford "	2,388,636 50	2,985 79	2,985 80
State " Hartford	3,347,742 61	4,184 68	4,184 68
Stonington "	396,717 77	495 90	495 90
Suffield "	109,735 73	137 17	137 17
Thomaston "	333,704 23	417 13	417 13
Thompson " Putnam	390,702 14	488 38	488 38
Torrington "	580,433 17	725 54	725 54
Union " Danbury	1,006,105 65	1,257 63	1,257 63
Waterbury "	3,012,168 48	3,765 21	3,765 21
Westport "	46,159 96	57 70	57 70
West Side " Waterbury ..	24,849 76	31 06	31 06
Willimantic Savings Institute...	566,102 57	707 63	707 63
Windham Co. Sav. Bk., Dan'ville	414,342 09	517 93	517 93
Windsor Locks Savings Bank...	43,582 75	54 48	54 48
Winsted Sav. Bank, W. Winsted,	1,187,307 94	1,484 14	1,484 13
Woodbury Savings Bank.....	65,595 32	81 99	81 99
	\$123,916,914 10	\$154,896 10	\$154,896 06

TAX ON RAILROADS.

NAME OF RAILROAD.	Location of Office.	Number of Shares of Stock.	Market Value of Each Share of Stock.	Amount of Funded and Floating Debt.
Birmingham & Ansonia Horse R.R.	Birmingham....	1,000	.....	\$5,893 99
Bridgeport Traction.....	Bridgeport.....	20,000	\$20 00	41,000 00
Central Railway & Electric.....	New Britain....	1,440	25 00	90,000 00
Danbury & Bethel Horse R.R.	Danbury.....	4,000	5 00	77,350 00
Derby Street Railway.....	Birmingham....	2,000	.....	134,416 76
E. Hartford & Glastonbury H. R.R.	Hartford.....	.....	.....	64,392 92
Fair Haven & Westville H. R.R.	New Haven....	16,000	40 00	.....
Hartford & Wethersfield H. R.R.	Hartford.....	2,000	150 00	489,000 00
Meriden Horse R.R.....	Meriden.....	800	5 00	94,000 00
New Haven & Centreville H. R.R.	New Haven....	.....	.....	40,000 00
New Haven Street Railway.....	New Haven....	500	.....	60,000 00
New Haven & Morris Cove.....	New Haven....	1,000	25 00	50,186 40
Norwalk Horse R.R.....	Norwalk.....	2,000	20 00	36,000 00
Norwalk Tramway.....	Norwalk.....	700	50 00	54,400 00
Norwich Street Railway.....	Norwich.....	600	100 00	218,468 57
New London Street Railway.....	New London...	500	100 00	42,286 00
Stamford Street Railway.....	Stamford.....	.....	.....	52,000 00
State Street Horse R.R.....	New Haven....	2,769	30 00	40,900 00
Waterbury Traction.....	Waterbury....	2,000	25 00	76,675 22
Westport & Saugatuck H. R.R.	Westport.....	150	110 00	.....
Winchester Avenue R.R.....	New Haven....	1,600	25 00	508,000 00
Boston & N. Y. Air Line R.R., com.	New Haven....	8,510	.....	.....
Boston & N. Y. Air Line R.R., pfd.	New Haven....	14,250	76 80	500,000 00
Colchester Railway.....	Colchester....	250	.....	25,000 00
Danbury & Norwalk R.R.....	New Haven....	3,069	48 00	650,000 00
Hartford & Conn. Western R.R.	Hartford.....	26,990	12 50	722,697 99
Housatonic R.R., com.....	New Haven....	233	.....	.....
Housatonic R.R., pfd.....	New Haven....	6,043	24 00	3,000,000 00
Naugatuck R.R.....	New Haven....	10,422	217 00	150,000 00
New Haven & Derby R.R.....	New Haven....	964	59 00	1,280,000 00
New Haven & Northampton R.R.	New Haven....	556	76 00	3,900,000 00
New London Northern R.R.....	New London...	15,000	170 00	1,500,000 00
N. York & N. England R.R., com.	Boston.....	198,110	25 14	.....
N. York & N. England R.R., pfd.	Boston.....	38,176	65 04	15,345,018 92
N. York, N. Haven & Htfd. R.R.	New Haven....	363,929	192 00	9,580,700 00
Norwich & Worcester R.R., com.	Norwich.....	66	.....	.....
Norwich & Worcester R.R., pfd.	Norwich.....	27,656	172 00	606,340 36
Rockville R.R., com.....	Rockville.....	687½	1 00	.....
Rockville R.R., pfd.....	Rockville....	400	100 00	16,900 00
Shepaug, Litchfield & North. R.R.	Litchfield.....	11,997	5 00	.....
Shore Line Railway.....	New Haven....	1,926	150 00	200,000 00
South Manchester R.R.....	So. Manchester,	400	40 00	13,415 55

TAX ON RAILROADS.

Market Value of Funded and Floating Debt.	Market Value of Mortgage Bonds Convertible into Stock.	Expense of Construction and Equipment of Leased Roads out of State.	Amount of Company's own Obligations in Sinking Fund.	Tax paid in Connecticut on real estate not used for Railroad purposes.	Whole number of miles of Road.	Number of miles of Road out of Connecticut	Tax of One Per Cent.
\$5,893 99							\$58 94
41,000 00					18		4,410 00
90,000 00					9		1,260 00
77,350 00					6		973 50
60,000 00							600 00
64,392 92							643 92
							6,400 00
489,000 00				\$369 89			7,520 11
94,000 00				12 68	6 $\frac{1}{2}$		967 32
40,000 00					2 $\frac{1}{2}$		400 00
60,000 00					9		600 00
50,186 40					4 $\frac{1}{2}$		751 86
36,000 00					3 $\frac{1}{2}$		760 00
54,400 00					3 $\frac{1}{2}$		894 00
218,468 57					13		2,784 69
42,286 00					7 $\frac{1}{2}$		922 86
9,000 00					7		90 00
40,900 00					4 $\frac{3}{4}$		1,239 70
76,675 22					6 $\frac{1}{2}$		1,266 75
					1 $\frac{3}{4}$		165 00
483,000 00				554 32	15		4,675 68
500,000 00	\$1,500 00				51.5		15,959 00
25,000 00					3.59		250 00
650,000 00					36.2		7,973 12
722,697 99	2,625 00			164 01	108.3	41 6	6,380 95
3,000,000 00		\$629,422 31			89.94		25,156 10
150,000 00					60.99		24,153 74
1,280,000 00					16.79		13,368 76
3,900,000 00		386,208 48	\$157,000 00		126.29	60 96	15,322 33
1,500,000 00		287,439 02		403 20	121.	65	17,010 31
15,345,018 92	4,751 46	146,641 31		1,102 93	360.50	161.02	124,337 77
9,580,700 00		4,846,581 51		21,535 57	248.92	82.26	434,619 99
606,340 36					66 16	18.24	38,927 93
16,900 00					4.48		575 88
	15 00				32.28		593 00
200,000 00				775 61	48 53		4,113 39
13,415 55							294 16
							\$766,420 76

Due from Middletown Horse Railroad Co., balance tax, 1892, . . . \$127 00
 Middletown Horse Railroad Co., tax, 1893, . . . 264 75
 Meriden, Waterbury & Cromwell R.R. Co., tax, 1893, . . . 12,728 71
 New York, New Haven & Hartford R.R. Co., bal. tax, 1893, . . . 44,369 11

\$57,489 57

COLLATERAL INHERITANCE TAX.

Name of Estate.	Location.	Administrator or Executor.	Amount of Tax received.
Leonard Daniels.....	Hartford,	Security Co. et al., Exrs., interest included.....	\$1,191 19
Harvey P. Collins....	Hartford,	T. E. Steele, Exr.....	543 69
Lydia E. Parrish....	New Milford,	S. C. Landon, Exr.....	33 75
Sarah A. Southmayd,	Middletown,	W. A. Townner, Exr.....	219 11
Maud L. Smith.....	New Haven,	Lola Phinney, Execx.....	82 67
Charles Fox.....	Stafford,	J. D. Washburn and Wm. P. Sweetzer, Exrs.....	481 60
Charles Searls.....	Brooklyn,	Wm. Searls, Exr.....	148 00
Charles F. Cole.....	Killingly,	Arthur G. Bill, Judge.....	101 25
Susan Winchester..	Canterbury,	E. C. Winchester, Admr....	1,951 09
Mary R. Chidsey....	Branford,	A. M. Babcock, Admr.....	220 74
William L. Gates...	East Haddam,	Chas. E. Brownell, Exr.....	36 06
Theodosia A. Sellew,	Cromwell,	Chas. H. White, Admr.....	44 23
Susan T. Walker....	Stratford,	W. A. Booth, Exr.....	3,737 09
Louis Feldman.....	New Haven,	M. Zunder, Exr.....	291 60
Sarah J. Lewis.....	Bridgeport,	James Staples, Exr.....	479 27
Everett M. Durkee...	Ashford,	Orin P. Durkee, Exr.....	250 00
Eliza Benedict.....	New Haven,	Williard M. Bryant, Exr.....	1,064 36
Jesse C. Drew.....	Newtown,	Geo. W. Bradley, Exr.....	104 95
Eliza M. Bennett....	Westport,	D. F. Hollister, Exr.....	72 85
Wm. A. Leffingwell..	New Haven,	Louis H. Bristol, Exr.....	918 78
Chas. C. Hickcox....	Watertown,	H. M. Hickcox, Exr.....	291 50
John C. Davis.....	Danbury,	Geo. L. Stratton, Admr.....	46 00
Jane H. Delevan....	Roxbury,	Minot L. Beardsley, Admr...	357 32
Francis M. Morgan...	Madison,	A. M. Darrow, Admr.....	441 54
Joseph W. Dimock...	Hartford,	H. W. Conklin, Exr.....	104 06
Una L. Thurston....	Norwich,	R. P. Spencer, Exr.....	200 94
Fanny Y. Fitch.....	Hartford,	W. H. Fitch, Exr.....	202 26
Katie E. B. Anderson,	Waterbury,	Henry Burns, Exr.....	65 10
Anna T. B. DeWitt...	Stratford,	Chas. T. Poore, Admr.....	522 50
Lucy A. Bennett....	Norwich,	Chas. W. Carter, Judge.....	82 66
Nancy E. Pickett....	Naugatuck,	L. D. Warner, Admr.....	23 26
Harriet S. Kingsley..	Saybrook,	D. R. Howe, Exr.....	98 80
Eli Hayes.....	So. Windsor,	Henry Barrows, Exr.....	1,090 82
Elizabeth S. Brown...	Newington,	J. Belden, Exr.....	293 15
Juliet S. Ireland....	Bridgeport,	Daniel W. Kissam, Exr.....	318 39
Sylvia H. Johnson....	New Haven,	Sherman A. Johnson, Exr....	51 75
Charles B. Wheeler...	Trumbull,	A. E. Bartram, Admr.....	20 35
Em'l'ne M. Woodward	Watertown,	Kate A. W. Noble, Admx....	246 48
David W. Plumb....	Huntington,	Horace S. Plumb, Exr.....	1,650 00
Thomas Radcliffe....	Huntington,	W. H. Radcliffe, Exr.....	883 30
James W. Beardsley..	Bridgeport,	Elliott M. Beardsley.....	5 90
James Burnham.....	East Hartford,	J. H. King, Exr.....	447 93
Sarah A. Whittlesey..	Washington,	Jesse Minor, Exr.....	52 39
Amount forward.....			\$19,468 68

COLLATERAL INHERITANCE TAX — CONTINUED.

Name of Estate.	Location.	Administrator or Executor.	Amount of Tax received.
Amount brought forward...			\$19,468 68
Amelia L. Peck.....	Windsor,	F. W. Harriman, Exr.....	132 54
Thomas Cowell.....	Windsor Lks.,	John W. Coogan, Atty. for Exr.	37 60
Zara G. Comstock...	Pomfret,	Wm. E. Tolman, Exr.....	59 00
John Phillips.....	Bridgeport,	David M. Phillips, Admr. ...	747 02
Catharine Andrews...	Essex,	James Phillips, Exr.	149 82
Sarah E. Perkins.....	Hartford,	John C. Parsons, Exr.....	956 90
Mary A. Whitman...	Chatham,	John M. Murdock, for Admr.	521 60
Ann Forbes.....	New Haven,	Tyler, Ingersoll & Moran, Attys	47 10
Margaret Watson....	Enfield,	John Hamlin, Admr.....	56 87
Alexander Milne....	Stamford,	W. B. Pierce, Exr.....	843 55
William W. Lyman...	Meriden,	Henry Warren, int. included.	163 20
Harriet N. Wilcox...	Berlin,	William Bulkeley, Exr... ..	1,282 93
Amanda A. Glover...	Somers,	Williard P. Fuller, Exr.....	188 00
Harriet S. Kingsley ..	Saybrook,	D. R. Howe, Exr., int. inc...	985 02
Richard H. Foster...	Meriden,	R. F. Rand, Exr.....	1,522 65
Augustus E. Bartlett..	Guilford,	Whitney Elliott, int. included.	263 74
Edward E. Mitchell...	New Haven,	James B. Martin, Exr.....	158 10
Chas. C. Bliss.....	Norwich,	John Bliss, Admr.....	554 96
Hetty B. H. Wood...	Old Saybrook,	Geo. W. Berriam, Exr.....	806 42
Ann E. Bushnell.....	Old Saybrook,	G. A. Bushnell.....	19 29
Daniel S. Anthony....	Griswold,	E. M. Anthony, Exr.....	4,030 70
Drayton Phelps.....	East Granby,	Levi C. Viets, Admr.	298 50
Peter W. Sturgis....	Westport,	Joseph G. Hyatt, Exr.....	86 44
Theodore P. Strong...	Plainville,	Security Co., Exrs.....	643 61
William B. Weed	Darien,	H. Stanley Finch.....	634 60
Ann Eliza Perry....	Fairfield,	E. C. Sherwood, Exr.....	2,866 16
Daniel B. Hyde.....	Preston,	H. L. Reade.....	789 00
Simon Couch.....	Ridgefield,	Hiram K. Scott.....	105 89
Sarah E. Behre.....	Hartford,	T. J. Lewis, Exr.....	7 65
Mary B. Holbrook...	Brooklyn,	Chas. W. Snow.....	180 50
Burr Osborne.....	Fairfield,	Oliver Burr, Exr., on ac. of tax	382 29
Maria A. Saunders...	Hartford,	Thomas Sisson, Admr.....	235 17
John Morrison.....	Hartford,	Wm. A. Willard, Exr.....	920 98
R. H. Burnham.....	Bloomfield,	Chas. W. Burnham, Exr.....	1,022 40
John M. Beardsley...	Bridgeport,	Elliott M. Beardsley, Exr....	275 15
Celia J. Curtis.....	Meriden,	Mrs. R. S. Morris.....	1,339 10
George E. Hoadley...	New Haven,	Jane M. Hoadley, Execx....	158 12
Catharine H. Burke...	Middletown,	Clarence E. Bacon, Exr.....	120 12
Charles Buell.....	Marlborough,	Mary C. Lord, Execx.....	160 51
Addie L. Kunkelman,	Bridgeport,	Canfield & Judson, Attys....	71 76
Lucy A. McCall.....	Old Saybrook,	John N. Clark.....	168 59
Orpha Butler.....	New Britain,	John Walsh.....	15 50
Amount forward.....			\$43,477 73

COLLATERAL INHERITANCE TAX — CONCLUDED.

Name of Estate.	Location.	Administrator or Executor.	Amount of Tax received.
		Amount brought forward....	\$43,477 73
Edward Prest.....	New London,	Alfred Coit.....	45 60
Oliver W. Thrall.....	Windsor,	Samuel C. Thrall.....	375 68
Delia M. Osgood.....	Ridgefield,	John M. Rockwell, Exr.....	617 20
Horace W. Hills.....	Hartford,	Ellen H. Gilman, Execx., interest included.....	3,712 64
Silas C. Beers.....	Cornwall,	John C. Calhoun, Exr., interest included.....	1,367 51
Julia Mills.....	New Haven,	Oliver S. White, Atty. for the Exr.....	541 02
Annie Murray King..	Preston,	Gardiner Greene, Jr., Exr....	16 13
Mary B. Coit.....	Norwich,	George D. Coit, Exr.....	2,205 30
Attaresta Crosby.....	Thompson,	J. M. Munyan, Exr.....	250 55
Frederick Gibbs.....	Litchfield,	W. B. Gibbs, Exr.....	4,356 17
Mary R. Eddy.....	Putnam,	John A. Carpenter, Judge....	18 00
Lucinda Linsley.....	Waterbury,	A. L. Frabrique, Exr.....	122 01
Charlotte Perkins....	Groton,	Asa Perkins, Exr.....	12 39
Mary Ann Sawyer....	Colebrook,	J. E. Pine, Admr.....	106 21
Rebecca Coit Williams	Norwich,	T. D. Williams, Admr.....	203 60
Joseph Brereton.....	Groton,	J. O. Fish, Exr.....	121 92
Blandin M. Putnam..	Hamden,	O. F. Treadwell, Exr.....	765 36
Eunice M. Bettis.....	Mansfield,	D. R. Howe, Exr.....	1,550 00
Joseph S. Williams..	Middletown,	Hubert L. Camp, Admr.....	394 00
Prudence A. Forsythe,	Groton,	Thomas C. Forsythe.....	21 80
James J. Thompson..	Norwich,	John Synnott, Exr.....	160 00
T. H. H. Messenger..	Stamford,	Chas. A. Hawley and Clarence L. Reid, Exrs.....	2,450 35
Julia Lusk.....	Enfield,	Mary Field Lusk, Execx.....	931 25
Harriet C. Sheldon..	Suffield,	Oliver C. Rose, Exr.....	108 85
Mary P. Faulkner....	Middletown,	A. C. Russell, Exr.....	96 69
Hannah J. Cone.....	Chatham,	Lyman B. Higgins, Exr.....	42 58
Charles E. Chipman..	Stonington,	Simeon S. Gallup, Exr.....	23 36
Henry Abbe, 2d.....	Enfield,	J. N. Allen.....	36 23
Andrew S. Kidston..	New Haven,	John C. Hollister, Exr.....	8,705 10
Robert Alcott.....	Thomaston,	R. T. Andrews, Exr.....	256 12
Hervey M. Booth.....	Roxbury,	M. L. Beardsley, Exr.....	382 37
Martha A. Belden....	Hartford,	Security Co., Exrs.....	47 40
Rebecca Coit Williams	Norwich,	T. D. Williams, Admr.....	248 43
Mary C. Hunt.....	Hartford,	J. C. H. Williams, Execx.....	278 50
Catharine B. Hinckley	Norwich,	J. O. Landon, Exr.....	27 29
Eliza P. Perkins.....	Norwich,	Donald G. Perkins, Exr.....	31 65
Ellen Magary.....	New London,	Alfred Coit.....	36 20
Augusta C. Hassard..	Litchfield,	George A. Hickcox.....	35 88
			\$74,179 07

TAX ON NON-RESIDENT STOCK.

NAME OF CORPORATION.	Location.	Number of Shares of Stock.	Market Value of Each Share.	Tax of One Per Cent.
Ætna Life Insurance Co	Hartford,	1,842	\$175	\$3,223 50
Conn. General Life Ins. Co	"	395	115	454 25
Hartford Life & Ann. Ins. Co...	"	565	105	593 25
Travelers Insurance Co.....	"	2,389	185	4,419 65
Ætna Insurance Co	"	15,223	225	34,251 75
Connecticut Fire Ins. Co.....	"	2,857	105	2,999 85
Hartford Fire Ins. Co.....	"	5,793	300	17,379 00
Orient Ins. Co	"	2,433	45	1,094 85
Phoenix Ins. Co	"	7,240	160	11,584 00
National Fire Ins. Co.....	"	2,645	115	3,041 75
Hfd. Stm. Boiler Insp. & Ins. Co.	"	2,396	90	2,156 40
Norwalk Fire Ins. Co.....	Norwalk,	975	50	487 50
Security Ins. Co.....	New Haven,	926	30	277 80
City Bank.....	Hartford,	268	97	259 96
Saybrook Bank.....	Essex,	28	47	13 16
State Bank.....	Hartford,	1,275	95	1,211 25
Union Bank.....	N. London,	317	100	317 00
United States Bank.....	Hartford,	10	275	27 50
Conn. Trust & Safe Deposit Co.	"	214	140	299 60
Equitable Trust Co.....	N. London,	12,744	15	1,911 60
Hartford Trust Co.....	Hartford,	152	115	174 80
Stamford Trust Co.	Stamford,	204	125	255 00
Thompsonville Trust Co.....	Thomps'lle,	159	31	49 29
Union Trust Co.....	New Haven,	110	100	110 00
Security Co.....	Hartford,	130	140	165 20
Middlesex Banking Co.....	Middletown,	3,664	90	3,297 60
Connecticut Indemnity Ass'n ...	Waterbury,	127	50	63 50
National Life Association.	Hartford,	47	25	11 75
Loan & Guarantee Co. of Conn.	"	275	60	165 00
Iowa Mortgage Co.....	"	149	50	74 50
Security Co. (balance due 1891)..	"			11 16
Conn. Fire Ins. Co. (bal. due 1891)	"			133 00
National Fire Ins. Co. (bal. due 1891 and 1892)	"			647 90
Middlesex Banking Co. (addi- tional for 1892 and 1893)	Middletown,	11	90	19 80
				\$91,182 12

AVAILS OF COURTS FROM CLERKS.

County.	Name of Court.	Name of Clerk.	Amount.	Total.
Hartford	Common Pleas,	Charles E. Fellowes,	\$75 00	
Hartford	Common Pleas,	Charles E. Fellowes,	1,145 95	\$1,220 95

FINES, FORFEITURES, ETC., FROM ATTORNEYS.

County.	Name of Attorney.	Amount.	
Windham . . .	M. A. Shumway, State's Attorney...	\$1,755 21	
Hartford	Arthur F. Eggleston, State's Atty...	3,107 87	
Tolland	John H. Reid, State's Attorney.....	211 40	
Middlesex....	Wm. T. Elmer, State's Attorney...	596 04	
Fairfield	Wm. B. Glover, State's Attorney ...	5,644 91	
New Haven..	Tilton E. Doolittle, State's Attorney,	4,200 25	
New Haven..	Geo. E. Terry, Assist. State's Atty..	305 11	
Windham . . .	John L. Hunter, State's Attorney...	2,875 84	
New London,	Solomon Lucas, State's Attorney...	852 23	
Litchfield....	James Huntington, State's Attorney,	1,449 79	
New London,	H. A. Hull, State's Attorney.....	1,744 53	
New Haven..	Geo. M. Gunn, Prosecuting Atty....	4,763 99	
New Haven..	John P. Kellogg, Prosecuting Atty..	1,953 64	
Fairfield.....	Samuel Fessenden, State's Atty....	1,141 09	\$30,601 90
			\$31,822 85

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location.	Miles of Wire, at 25 Cents per Mile.	Transmitters, at 70 Cents each.	Amount of Tax Received.
American Tel. & Tel. Co....	New York,	8,979.14	51	\$2,280 49
Connecticut Telegraph Co...	New Haven,	90.00		22 50
So. New England Tel. Co....	"		5,686	3,980 20
Western Union Tel. Co.....	New York,	14,744.54		3,686 14
New England Telegraph Co..	"	1,565.00		391 25
Postal Telegraph Cable Co..	"	2,201.00		550 25
				\$10,910 83

TAX ON EXPRESS COMPANIES.

Name of Company.	Location.	Receipts.	Tax of five per cent.
American Express Company.....	New York..	\$12,080 32	\$604 02
Adams Express Company.....	Boston.....	166,838 07	8,341 90
United States Express Company....	New York..	17,869 51	893 47
			\$9,839 39

SUNDRY TAXES AND RECEIPTS.

Received of the Commissioners of Pharmacy, on account of licenses issued by them during the year ending September 30, 1894	\$1,597 00
Received from Governor Luzon B. Morris national aid to State Homes for disabled volunteer soldiers and sailors of the United States.....	21,600 00
Received of the Commissioners of Shell Fisheries for boat licenses issued during the year ending September 30, 1894	678 50
Received of the Commissioners of Shell Fisheries, receipts for the year ending September 30, 1894.....	7,478 19
Received of the railroad companies the amount of the Comptroller's assessment for the Board of Railroad Commissioners' salaries and office expenses.....	19,860 20
Received of Savings Banks, State Banks, and Trust Companies, the amount of the Comptroller's assessment for the salaries, etc., of the Bank Commissioners.....	6,017 10
Received of Seymour C. Loomis, Executive Secretary, on account of fees for notaries' commissions.....	501 50
Received of John J. Phelan, Secretary of State, for fees of the Secretary's office	2,006 94
Received of Consolidated Rolling Stock Co., Bridgeport, tax of two per cent. on its receipts	185 77
Received of Greenwich Loan Trust and Deposit Co., tax of one per cent. on the amount of its capital stock.....	500 00
Received of Burton Mansfield, Insurance Commissioner, for the year ending September 30, 1894.....	62,115 82
Received of Deming Investment Co. for tax of one per cent. on sales of securities without registration.....	10 00
Received tax on investments (tax on \$20,507,396.21 of securities registered in the Treasurer's office)	56,003 88

TAX ON STOCK ERRONEOUSLY RETURNED TO TOWN ASSESSORS.

Corporation Reported by.	Location.	Returned to Town Assessors of	Number of Shares.	Market Value of Each Share.	Amount of Tax.
Deep River Nat'l Bank..	Deep River,	Saybrook..	7	\$100 00	\$7 00
Conn. National Bank....	Bridgeport..	Saybrook ..	5	110 00	5 50
					\$12 50

INTEREST STATEMENT.

RECEIPTS.

Interest on deposits	\$35,491 44	
on N. Y. and N. E. Railroad taxes.....	1,978 48	\$37,469 92

PAYMENTS.

Interest on balances of funds in the Treasury, as follows:

On Principal of Agricultural College Fund...	\$287 19	
On Principal of Town Deposit Fund.....	431 39	
On Principal of School Fund.....	700 80	
On Interest of School Fund	1,906 51	3,325 89
Credit balance..		\$34,144 03

MISCELLANEOUS RECEIPTS.

Selah A. Hull & Co., forwarded by them for a person who owes the State	\$15 10
Frank H. Lester, Admr., for net proceeds of escheated estate of Susan R. Downer.....	50 64
John P. Harbison, Quartermaster-General, for unexpended balance of the Trenton Memorial appropriation.....	85 80
J. W. Sellack, for rent of Vincent Island for 10 years, in advance,	50 00
Fessenden & Carter, for rent of Capt. Knapp's Island for 10 years, in advance.....	50 00
E. E. Bradley, Adjutant-General, being unexpended balance of appropriation for military services at the State Prison..	388 47
E. E. Bradley, Adjutant-General, being for sale of 14 copies of Record of Connecticut Volunteers in the War of the Rebellion and 71 copies of Connecticut Men in the War of the Revolution	425 00
Hartford Bridge Commission, for sign privilege and land rental,	100 00
Nicholas Staub, Comptroller, for coal used in the restaurant during the General Assembly, 1893.....	8 00
Nicholas Staub, Comptroller, for Statutes sold.....	250 00
Frederick Goebel, Jr., Superintendent, for old stock sold....	5 00
Frederick Goebel, Jr., Superintendent, for waste paper sold..	61 13
Michael F. Skelley, Assistant Superintendent, for sale of old lawn mower.....	2 50
Charles D. Hine, Secretary Board of Education, for sale of matting used by Connecticut Educational Exhibit at the World's Fair.....	4 00
Charles D. Hine, Secretary Board of Education, for sale of Text-books on Physiology.....	15 40
Charles D. Hine, Secretary Board of Education, for rebate on freight World's Fair Exhibit.....	7 13
Charles J. Hoadly, State Librarian, for sale of maps and atlases... ..	759 00
Anonymous — "Conscience,".....	1 00
	<u>\$2,278 17</u>

STATEMENT OF ACCOUNTS.

STATEMENT OF ACCOUNTS.

DR.

CIVIL LIST.

To payments :

Civil List orders.....	\$1,564,194 22
Registered Orders.....	354,902 08
Interest on State bonds.....	104,700 00
Interest on Funds in Treasury, as follows :	
Interest on Agricultural College Fund.....	287 19
Interest on Town Deposit Fund.....	431 39
Interest on Principal School Fund.....	700 80
Interest on Interest School Fund.....	1,906 51

To balance to October 1, 1894..... 738,418 07

\$2,765,540 26

STATEMENT OF ACCOUNTS.

	CIVIL LIST.	CR.
By receipts :		
Balance in the Treasury, October 1, 1893.....	\$853,401	74
Commissioners of Pharmacy.....	1,597	00
National Aid to State Homes.....	21,600	00
Shell-Fish Commissioners for Boat Licenses.....	678	50
Commissioners of Shell Fisheries.....	7,478	19
Railroad Commissioners' salaries.....	19,860	20
Tax on Telephone and Telegraph Companies.....	10,910	83
Military commutation tax.....	137,223	00
Avails of courts and bonds.....	31,822	85
Tax on non-resident stock.....	91,182	12
Tax on mutual insurance companies.....	262,452	85
Fees of the Executive Secretary.....	501	50
Miscellaneous receipts.....	2,278	17
Tax on express companies.....	9,839	39
Tax on rolling stock companies.....	185	77
Tax on Greenwich Trust Loan and Deposit Co.....	500	00
Tax on railroads.....	766,420	76
Tax on savings banks.....	309,792	16
Bank Commissioners' salaries.....	6,017	10
Receipts of Insurance Commissioner.....	62,115	82
Tax on stock erroneously returned to town assessors...	12	50
Fees of Secretary of State.....	2,006	94
Collateral Inheritance Tax.....	74,179	07
Tax on investments.....	56,003	88
Tax on investment companies.....	10	00
Interest account.....	37,469	92
	<u>\$2,765,540</u>	<u>26</u>
1894. October 1. By balance.....	\$738,418	07

STATEMENT OF ACCOUNTS.

DR.	SCHOOL FUND.	
To paid Commissioner's orders from the principal.....	\$178,996	16
To paid Comptroller's orders from the interest	127,092	75
To balance of principal to October 1, 1894.....	30,186	96
To balance of interest to October 1, 1894	83,380	70
	<u>\$419,656</u>	<u>57</u>

DR.	PRINCIPAL OF TOWN DEPOSIT FUND.	
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DR.	INTEREST OF THE TOWN DEPOSIT FUND.	
1894, June 8.	To interest paid Wethersfield (1 year).....	\$107 31
Aug. 15.	To interest paid North Branford (1 year)...	84 14
Aug. 16.	To interest paid Southbury (2 years).....	239 94
		<u>\$431 39</u>

DR.	PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.	
1894, Sept. 30.	To principal loaned.....	\$6,000 00
1894, Sept. 30.	To balance to October 1, 1894.....	13,900 00
		<u>\$19,900 00</u>

DR.	INTEREST OF THE AGRICULTURAL COLLEGE FUND.	
1894, Sept. 30.	To balance to October 1, 1894.....	\$10,472 42

DR.	AGRICULTURAL AND MECHANICAL COLLEGE FUND.	
1894, Sept. 30.	To balance to October 1, 1894.....	\$39,000 00

STATEMENT OF ACCOUNTS.

SCHOOL FUND.

	CR.
By balance of principal, Oct. 1, 1893	\$8,508 38
By collection of principal	200,674 74
By balance of interest, Oct. 1, 1893	78,566 99
By collection of interest	131,906 46
	<u>\$419,656 57</u>
1894, Oct. 1. By balance of principal	\$30,186 96
1894, Oct. 1. By balance of interest	83,380 70

PRINCIPAL OF TOWN DEPOSIT FUND.

	CR.
1894. By balance	<u>\$10,380 59</u>

INTEREST OF THE TOWN DEPOSIT FUND.

	CR.
1894. By interest received	<u>\$431 39</u>

PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.

	CR.
1894, Sept. 30. By principal received, during year	\$19,900 00
1894, Oct. 1. By balance	<u>\$13,900 00</u>

INTEREST OF THE AGRICULTURAL COLLEGE FUND.

	CR.
1893, Oct. 1. By balance	\$2,732 52
1894, By interest received, during year	7,739 90
	<u>\$10,472 42</u>
1894, Oct. 1. By balance	<u>\$10,472 42</u>

AGRICULTURAL AND MECHANICAL COLLEGE FUND.

	CR.
1893, Aug. 16. By amount received from the United States,	\$19,000 00
1894, July 24. By amount received from the United States,	20,000 00
	<u>\$39,000 00</u>
1894, Oct. 1. By balance	<u>\$39,000 00</u>

STATEMENT OF ACCOUNTS.

DR. PRINCIPAL "SPECIAL" OF THE AGRICULTURAL COLLEGE FUND.

1894, June 7.	To amount paid.....	\$75 40
1894, Sept. 30.	To balance to October 1, 1894.....	224 60
		<u>\$300 00</u>

DR. DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK.

1894, Sept. 30.	To paid depositors during the year.....	\$31 17
1894, Sept. 30.	To balance.....	5,577 29
		<u>\$5,608 46</u>

DR. DEPOSIT BY RECEIVERS OF LITCHFIELD BANK.

DR. DEPOSIT BY RECEIVERS OF WOODBURY BANK.

DR. UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.

DR. STATE LIBRARIAN.

DR. DORSEY STATE PRISON FUND.

DR. DANBURY AND STATE LINE RAILWAY CO.

STATEMENT OF ACCOUNTS.

 PRINCIPAL "SPECIAL" OF THE AGRICULTURAL COLLEGE FUND. CR.

1894, May 31.	By amount received	\$300 00
1894, Oct. 1.	By balance.....	\$224 60

DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK. CR.

1893, Oct. 1.	By balance.....	\$5,608 46
1894, Oct. 1.	By balance	\$5,577 29

DEPOSIT BY RECEIVERS OF LITCHFIELD BANK. CR.

1894, Oct. 1.	By balance.....	\$145 30
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DEPOSIT BY RECEIVERS OF WOODBURY BANK. CR.

1894, Oct. 1.	By balance.....	\$118 60
---------------	-----------------	----------

UNCLAIMED DEPOSITS FROM COUNTY TREASURERS. CR.

1894, Oct. 1.	By balance	\$78 50
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STATE LIBRARIAN. CR.

1894, Oct. 1.	By balance	\$1,798 62
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DORSEY STATE PRISON FUND. CR.

1894, Oct. 1.	By balance.....	\$1,666 66
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DANBURY AND STATE LINE RAILWAY CO. CR.

1892, Dec. 29.	By deposit.....	\$85 00
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STATEMENT OF ACCOUNTS.

 DR. BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

Cash.....	\$935,433 31
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GENERAL BALANCE.

 DR. MARVIN H. SANGER, TREASURER,

To Receipts, including balances, October 1, 1893 :

Civil List.....	\$2,765,540 26
Principal of School Fund.....	209,183 12
Interest of School Fund.....	210,473 45
Principal of Town Deposit Fund.....	10,380 59
Interest of Town Deposit Fund.....	431 39
Principal of Agricultural College Fund.....	19,900 00
Interest of Agricultural College Fund.....	10,472 42
Principal "Special" of Agricultural College Fund.....	300 00
Agricultural and Mechanical College Fund.....	39,000 00
Deposit by Receivers Townsend Savings Bank.....	5,608 46
Litchfield Bank.....	145 30
Woodbury Bank.....	118 60
Unclaimed Deposits from County Treasurers.....	78 50
State Librarian.....	1,798 62
Dorsey State Prison Fund.....	1,666 66
Danbury and State Line Railway Co.....	85 00
	<u>\$3,275,182 37</u>

STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.		CR.
Civil List.....	\$738,418	07
Town Deposit Fund	10,380	59
Danbury and State Line Railway Co.....	85	00
Dorsey State Prison Fund	1,666	66
Agricultural and Mechanical College Fund.....	39,000	00
Unclaimed deposits from County Treasurers.....	78	50
State Librarian.....	1,798	62
Deposit by Receivers Litchfield Bank.....	145	30
Deposit by Receivers Woodbury Bank.....	118	60
Deposit by Receivers Townsend Savings Bank.....	5,577	29
Principal of the School Fund.....	30,186	96
Interest of the School Fund.....	83,380	70
Interest of the Agricultural College Fund.....	10,472	42
Principal of the Agricultural College Fund.....	13,900	00
Principal of the Agricultural College Fund, "Special"	224	60
	<u>\$935,433</u>	<u>31</u>

GENERAL BALANCE.

IN ACCOUNT WITH THE STATE OF CONNECTICUT, CR.

By payments.

Civil List.....	\$2,027,122	19
Principal of School Fund	178,996	16
Interest of School Fund	127,092	75
Interest of Town Deposit Fund	431	39
Principal of Agricultural College Fund.....	6,000	00
Principal of Agricultural College Fund, "Special"	75	40
Deposit by Receivers of Townsend Savings Bank.....	31	17

Balance of cash to October 1, 1894.....	935,433	31
	<u>\$3,275,182</u>	<u>37</u>

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER,

HARTFORD, Oct. 19, 1894.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1894, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1894, was nine hundred and thirty-five thousand four hundred and thirty-three dollars and thirty-one cents:

OSCAR LEACH,
E. LIVINGSTONE WELLS, } *Auditors.*
NICHOLAS STAUB, *Comptroller.*

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,

HARTFORD, Oct. 19, 1894.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

JERH. OLNEY,
Commissioner School Fund.

BIENNIAL REPORT
OF THE
COMPTROLLER

OF THE
STATE OF CONNECTICUT,

TO THE
GENERAL ASSEMBLY, JANUARY SESSION, 1895.

Printed by Order of the General Assembly.

HARTFORD :
THE FOWLER & MILLER CO., PRINTERS AND BINDERS, 341 MAIN STREET.
1894.

State of Connecticut.

Comptroller's Report.

STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE,

DECEMBER 18, A. D. 1894.

To the Honorable the Senate and the House of Representatives :

In compliance with the statutes, I submit herewith for your consideration my biennial report, being a statement in detail of the official acts of this department, covering the fiscal term ending September 30, 1894.

RECEIPTS AND EXPENDITURES.

The receipts from all sources for the Civil List during the two years ending September 30, 1894, including the balance of account October 1, 1892, of nine hundred and twenty-four thousand four hundred and seventeen and forty-four one-hundredths dollars (\$924,417.44), were five million one hundred and twenty-seven thousand five hundred and eight and twenty-two one-hundredths dollars (\$5,127,508.22).

The expenditures during the same period, including the sum of two hundred and nine thousand seven hundred dollars (\$209,700.00) paid as interest on outstanding State bonds, were four million three hundred and eighty-nine thousand and ninety and fifteen one-hundredths dollars (\$4,389,090.15), leaving a balance in the treasury to the credit of Civil List funds on the 30th day of September, 1894, of seven hundred and thirty-eight thousand four hundred and eighteen and seven one-hundredths dollars (\$738,418.07).

The expenses for care of the Capitol and grounds have been somewhat larger during the past year than usual, owing to the fact that needed repairs have been made in regilding the dome and painting the interior of the building. The roadways and walks have been improved by re-surfacing, and are now in good condition.

I have caused the Capitol to be opened on all holidays during my term for the accommodation of visitors, and, judging from the number availing themselves of the opportunity thus given, I feel that the new departure meets with favor and has been a source of enjoyment to many.

In submitting this my last report I desire to express my appreciation of the efficient and faithful services rendered the State by chief clerk Emerson W. Moore and assistant clerk Louis B. Hubbard. Mr. Moore commenced his term in 1871, and Mr. Hubbard in 1877. Their long terms of service has enabled them to perform their duties systematically and with ability, and I am sure that all having business with the office have found them considerate and courteous. Miss Kate T. Ryan, stenographer, has proved herself efficient and well qualified to perform the duties assigned her. Superintendent Frederick Goebel, Jr., and assistant superintendent M. F. Skelly have discharged the duties of their respective positions ably and creditably. Their uniform courtesy to visitors is appreciated by all.

To all other appointees under the direction of this office I desire to express my thanks for the faithful performance of their duties.

Respectfully submitted,

NICHOLAS STAUB,
Comptroller.

GRAND LIST.

The Grand List of the State for October, 1893, amounts to the sum of four hundred and sixteen million three hundred and twenty-three thousand two hundred and fifty-two dollars (\$416,323,252). This is an increase of thirty-five million sixty-one thousand six hundred and forty-five dollars (\$35,061,645) over the amount of the preceding year.

In the following tables I have given the total list of taxable property in each town in the State, as returned to this office by the clerks of the several towns for 1892 and 1893 :

HARTFORD COUNTY.

Towns.	October, 1892.	October, 1893.
Hartford,	\$50,012,944	\$50,708,221
Avon,	449,116	451,900
Berlin,	1,063,812	1,093,691
Bloomfield,	704,948	697,485
Bristol,	3,819,382	3,822,772
Burlington,	354,014	356,558
Canton,	1,223,043	1,193,403
East Granby,	465,290	460,328
East Hartford,	2,637,364	2,601,845
East Windsor,	1,147,003	1,105,716
Enfield,	2,638,630	2,636,641
Farmington,	1,571,327	1,581,410
Glastonbury,	1,759,858	1,651,865
Granby,	397,279	396,846
Hartland,	204,792	205,506
Manchester,	3,818,650	3,901,464
Marlborough,	174,898	148,737
New Britain,	8,614,400	8,962,389
Newington,	516,760	444,583
Plainville,	683,094	684,242
Rocky Hill,	350,369	344,617
Simsbury,	1,150,793	1,155,558
Southington,	2,209,761	2,180,034
South Windsor,	1,081,011	1,057,077
Suffield,	1,923,400	1,870,555

Towns.	October, 1892.	October, 1893.
West Hartford, . . .	\$2,763,103	\$2,752,626
Wethersfield, . . .	1,282,598	1,328,574
Windsor, . . .	1,351,031	1,375,787
Windsor Locks, . . .	1,612,091	1,545,912
Total, . . .	<u>\$95,980,761</u>	<u>\$96,716,342</u>

NEW HAVEN COUNTY.

Towns.	October, 1892.	October, 1893.
New Haven, . . .	\$53,587,283	\$54,814,715
Beacon Falls, . . .	240,341	235,963
Bethany, . . .	298,798	301,439
Branford, . . .	1,840,606	1,855,073
Cheshire, . . .	994,027	974,820
Derby, . . .	1,882,718	1,908,060
East Haven, . . .	665,161	649,371
Guilford, . . .	1,239,693	1,243,657
Hamden, . . .	1,700,167	1,672,183
Madison, . . .	719,410	729,471
Meriden, . . .	12,374,027	12,863,186
Middlebury, . . .	251,760	248,687
Milford, . . .	1,311,380	1,357,983
Naugatuck, . . .	2,322,543	2,349,194
North Branford, . . .	451,275	444,234
North Haven, . . .	804,417	800,823
Orange, . . .	2,669,248	2,723,263
Oxford, . . .	319,216	314,012
Prospect, . . .	153,299	165,855
Seymour, . . .	1,309,851	1,326,904
Southbury, . . .	545,462	524,941
Wallingford, . . .	3,143,381	3,191,959
Waterbury, . . .	10,819,836	11,873,056
Wolcott, . . .	221,789	210,451
Woodbridge, . . .	496,403	494,212
Ansonia, . . .	3,117,958	3,155,912
Total, . . .	<u>\$103,480,049</u>	<u>\$106,429,424</u>

NEW LONDON COUNTY.

Towns.	October, 1892.	October, 1893.
New London,	\$8,613,564	\$8,909,058
Norwich,	13,527,356	13,562,132
Bozrah,	459,494	456,604
Colchester,	949,219	971,111
East Lyme,	685,045	682,373
Franklin,	287,023	283,507
Griswold,	1,380,341	1,563,090
Groton,	1,805,156	1,891,811
Lebanon,	901,706	882,293
Ledyard,	460,448	446,080
Lisbon,	225,802	234,725
Lyme,	260,706	279,965
Montville,	967,039	977,937
North Stonington,	577,880	567,249
Old Lyme,	456,227	450,557
Preston,	865,326	869,977
Salem,	182,745	180,441
Sprague,	643,181	611,997
Stonington,	2,752,691	2,866,698
Voluntown,	233,040	232,929
Waterford,	1,098,828	1,044,700
Total,	<u>\$37,332,817</u>	<u>\$37,965,234</u>

FAIRFIELD COUNTY.

Towns.	October, 1892.	October, 1893.
Bridgeport,	\$25,522,181	\$54,301,107
Bethel,	1,158,935	1,186,308
Brookfield,	480,930	484,312
Darien,	1,596,410	1,663,101
Danbury,	7,327,882	7,380,470
Easton,	408,145	404,983
Fairfield,	2,145,545	2,154,550
Greenwich,	5,386,464	5,953,117
Huntington,	1,481,265	1,497,990
Monroe,	368,215	363,050
New Canaan,	1,246,332	1,258,109
New Fairfield,	348,136	355,598
Newtown,	1,563,545	1,593,243

Towns.	October, 1892.	October, 1893.
Norwalk,	\$6,461,289	\$6,468,168
Reading,	518,614	508,702
Ridgefield,	1,335,417	1,381,185
Sherman,	345,358	347,138
Stamford,	9,536,691	9,578,677
Stratford,	1,023,940	1,026,995
Trumbull,	597,444	603,847
Weston,	332,069	334,485
Westport,	2,175,728	2,217,567
Wilton,	676,384	653,264
Total,	<u>\$72,036,919</u>	<u>\$101,715,966</u>

WINDHAM COUNTY.

Towns.	October, 1892.	October, 1893.
Brooklyn,	\$1,350,797	\$1,297,996
Ashford,	240,814	232,341
Canterbury,	447,618	437,110
Chaplin,	197,020	183,118
Eastford,	201,988	169,160
Hampton,	287,402	279,262
Killingly,	2,188,842	2,197,873
Plainfield,	1,764,899	1,760,716
Pomfret,	933,355	926,019
Putnam,	2,993,218	3,030,801
Scotland,	216,104	218,984
Sterling,	322,622	319,454
Thompson,	1,623,174	1,629,248
Windham,	4,442,801	4,399,864
Woodstock,	876,331	911,818
Total,	<u>\$18,086,985</u>	<u>\$17,993,764</u>

LITCHFIELD COUNTY.

Towns.	October, 1892.	October, 1893.
Litchfield,	\$1,995,891	\$2,883,453
Barkhamsted,	353,035	347,930
Bethlehem,	374,760	361,709
Bridgewater,	359,501	358,609
Canaan,	532,540	484,930
Colebrook,	339,867	334,098
Cornwall,	658,282	663,186

Towns.	October, 1892.	October, 1893
Goshen,	\$547,246	\$541,045
Harwinton,	421,099	424,172
Kent,	471,223	458,646
Morris,	345,901	341,274
New Hartford,	1,062,061	1,068,043
New Milford,	1,866,910	1,878,605
North Canaan,	688,121	680,509
Norfolk,	920,265	927,722
Plymouth,	947,205	940,813
Roxbury,	404,981	417,529
Salisbury,	1,836,997	1,805,843
Sharon,	1,307,225	1,327,823
Thomaston,	1,512,045	1,499,568
Torrington,	4,050,355	4,279,529
Warren,	230,742	225,673
Washington,	877,768	919,823
Watertown,	1,305,683	1,334,632
Winchester,	2,771,571	2,677,794
Woodbury,	903,506	898,938
Total,	<u>\$27,084,780</u>	<u>\$28,081,896</u>

MIDDLESEX COUNTY.

Towns.	October, 1892.	October, 1893.
Middletown,	\$8,512,166	\$8,673,446
Haddam,	640,161	618,738
Chatham,	651,811	653,072
Chester,	483,606	486,388
Clinton,	669,408	661,076
Cromwell,	873,363	897,338
Durham,	454,936	446,253
East Haddam,	1,125,766	1,118,508
Essex,	864,409	983,745
Killingworth,	196,703	194,183
Middlefield,	523,976	482,581
Old Saybrook,	592,417	592,298
Portland,	1,938,336	1,925,709
Saybrook,	671,248	685,637
Westbrook,	481,941	482,759
Total,	<u>\$18,680,247</u>	<u>\$18,901,751</u>

TOLLAND COUNTY.

Towns.	October, 1892.	October, 1893.
Tolland,	\$321,677	\$334,967
Andover,	211,533	200,593
Bolton,	177,233	170,553
Columbia,	262,271	253,776
Coventry,	641,114	630,851
Ellington,	681,048	677,078
Hebron,	412,050	423,009
Mansfield,	589,070	533,075
Somers,	802,057	792,780
Stafford,	1,262,791	1,267,184
Union,	118,537	114,403
Vernon,	2,885,093	2,907,813
Willington,	214,575	212,793
Total,	<u>\$8,579,049</u>	<u>\$8,518,875</u>

COUNTIES.

Counties.	October, 1892.	October, 1893.
Hartford,	\$95,980,761	\$96,716,342
New Haven,	103,480,049	106,429,424
New London,	37,332,817	37,965,234
Fairfield,	72,036,919	101,715,966
Windham,	18,086,985	17,993,764
Litchfield,	27,084,780	28,081,896
Middlesex,	18,680,247	18,901,751
Tolland,	8,579,049	8,518,875
Total,	<u>\$381,261,607</u>	<u>\$416,323,252</u>

No. 1.

SESSIONS OF THE GENERAL ASSEMBLY.

For the year ending September 30, 1893.

Orders in favor of	
Debenture of the Senate, 1891,	\$7,305 00
Debenture of the House of Representatives, 1891,	75,804 00
	<hr/>
	\$83,109 00
N. Y., N. H. & H. R. R. Co., transportation, 1891,	55,451 64
Central Vermont R. R. Co., transportation, 1891,	2,419 00
Shepaug, Litchfield & Northern R. R. Co., transportation, 1891,	110 28
New York & New England R. R. Co., transportation, 1891,	31,518 88
Philadelphia, Reading & New England R. R. Co., transportation, 1891,	935 00
	<hr/>
	90,434 80
Debenture of the Senate, 1893,	7,253 50
Debenture of the House of Representatives, 1893,	75,782 00
	<hr/>
	83,035 50
New York & New England R. R. Co., transportation, 1893,	7,932 70
N. Y., N. H. & H. R. R. Co., transportation, 1893,	14,970 85
Shepaug, Litchfield & Northern R. R. Co., transportation, 1893,	105 80
	<hr/>
	23,009 35
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	\$279,588 65

Senate.

Orders in favor of

C. W. Comstock, salary as clerk, 1893, .	\$1,200 00
C. W. Comstock, indexing Journal, 1891, .	200 00
C. W. Comstock, office rent and clerical assistance, 1893, .	2,400 00
C. W. Comstock, balance of salary as clerk, 1891, .	100 00
John T. Carroll, services as messenger, 1891, .	308 50
Chas. L. Brockway, Estate, services as messenger, 1891, .	307 50
Daniel Lee, services as doorkeeper, 1891, .	325 00
Jos. J. Ryan, services as doorkeeper, 1891, .	335 50
P. J. Tierney, services as doorkeeper, 1891, .	318 00
W. J. Dowds, services as doorkeeper, 1891, .	301 00
George W. Anderson, services as doorkeeper, 1891, .	339 00
J. H. Blackman, services as doorkeeper, 1891, .	337 00
Edmund Zacher, special services, 1891, .	1,099 22
Charles Comstock, special services, 1891, .	600 00
J. B. Klein, special services, 1891, .	1,127 31
L. W. Cogswell, special services, 1891, .	1,160 25
J. J. Desmond, special services, 1891, .	1,251 49
Mary Colwell, special services, 1891, .	15 00
Daniel Lee, special services, 1891, .	75 00
W. H. Stone, services as Chaplain, 1893, .	300 00
Jas. W. Kelly, services as messenger, 1893, .	323 00
Andrew Brennan, services as messenger, 1893, .	309 00
P. J. Tierney, services as doorkeeper, 1893, .	318 00
Jos. J. Ryan, services as doorkeeper, 1893, .	335 50
F. B. Gallagher, services as doorkeeper, 1893, .	346 00
Lucius Birdsey, services as doorkeeper, 1893, .	309 00
D. B. Purdy, services as doorkeeper, 1893, .	343 00
Daniel Lee, services as janitor, 1893, .	325 00
C. D. King, stationery, 1893, .	132 01
G. W. Burch, ribbon stamps, 1893, .	19 45

C. T. Stuart, portrait Lieutenant-Governor Cady,	\$60 00
George E. Keeney, defending his right to a seat in Senate,	2,160 88
E. C. Pinney, contesting his right to a seat in Senate,	1,550 92
L. W. Cogswell, services as stenographer in contested election cases,	507 59
C. P. Graham, expenses,	175 00
Jos. J. Ryan, special services,	500 00
W. H. Stone, special services,	500 00
W. W. Kirk, special services,	300 00
C. W. Pickett, special services,	150 00
A. W. Green, clerical services,	300 00
Belknap & Warfield, stationery,	890 23
B. D. Purdy, special services,	500 00
Andrew Brennan, special services,	500 00
Frank A. Gallagher, special services,	500 00
Linus Birdsey, special services,	500 00
P. J. Tierney, special services,	500 00
Daniel Lee, special services,	500 00
James W. Kelly, special services,	500 00
A. F. Hunie, special services,	500 00
John J. Myers, special services,	500 00
W. A. Countryman, special services,	300 00
George W. Robinson, special services,	300 00
Wiegand Schlein, special services,	300 00
George D. Curtis, special services,	300 00
J. B. Billings, special services,	150 00
J. F. Scott, special services,	150 00
J. B. Tuttle, special services,	150 00
A. B. Underwood, special services,	150 00
Bruce Edwards, special services,	150 00
Thomas F. McCann, special services,	150 00
F. H. Alvord, special services,	150 00
F. H. Nash, special services,	150 00
Thomas L. Reilly, special services,	150 00
Ira E. Forbes, special services,	150 00
Samuel P. Calef, special services,	150 00
A. N. Hall, special services,	150 00
H. C. O. Sullivan, special services,	150 00

J. A. J. Orr, special services, . . .	\$150 00
Fred. Proffett, special services, . . .	50 00
G. L. Barber, special services, . . .	25 00
Emily Lester, special services, . . .	25 00
George D. Curtis, Legislative Bulletin, . .	234 00
Thomas Cronin, special services, . . .	50 00
James O'Keefe, special services, . . .	50 00
E. H. Fenn, special services, . . .	300 00
Charles E. Clay, special services, . . .	300 00

\$30,788 35

House of Representatives.

Orders in favor of

Samuel A. Eddy, balance of salary as clerk, 1891,	\$100 00
A. F. Gates, balance of salary as assistant clerk, 1891,	100 00
F. R. Jackson, services as messenger, 1891,	330 00
A. C. Bigelow, services as messenger, 1891,	348 50
J. W. Moody, services as messenger, 1891,	322 00
J. M. Foote, Jr., services as messenger, 1891,	302 00
S. N. Hyde, services as doorkeeper, 1891,	321 00
A. L. Bissell, services as doorkeeper, 1891,	319 50
W. H. Ransom, services as doorkeeper, 1891,	318 00
C. H. Chapman, services as doorkeeper, 1891,	323 00
W. P. Hayes, services as doorkeeper, 1891,	322 50
D. L. Talcott, services as doorkeeper, 1891,	306 00
Ætna Stamp Works, ribbon stamps, 1893,	21 65
J. E. Holmes, services as chaplain, 1891, .	500 00
E. Lester, special services,	50 00
E. W. Moore, services rendered Debenture Committee, 1891,	25 00
L. B. Hubbard, services rendered Debent- ure Committee, 1891,	25 00
Clerks of the House of Representatives, office rent, and contingent expenses, 1891,	800 00

A. W. Paige, services and expenses in organizing House of Representatives, .	\$50 00
Belknap & Warfield, stationery, . .	86 41
L. W. Coggsell, services as stenographer to Committee on Contested Elections, .	377 00
Addison Pitkin, defending his right to a seat,	104 20
William Ladd, defending his right to a seat, .	50 00
Geo. Barlow, defending his right to a seat, .	165 18
Lewis O. Gates, defending his right to a seat,	162 82
Edward R. Lawton, defending his right to a seat,	50 00
Frank S. Bitgood, defending his right to a seat,	139 00
W. E. Doolittle, contesting his right to a seat,	62 00
Miner Blackman, contesting his right to a seat,	50 00
Geo. Keeler, contesting his right to a seat, .	62 00
J. H. Gunn, contesting his right to a seat, .	102 80
Daniel Hanrahan, contesting his right to a seat,	159 25
Willis Ives, contesting his right to a seat, .	50 00
Geo. W. Hall, contesting his right to a seat,	133 30
Edwin H. Harris, contesting his right to a seat,	120 23
E. O. Reynolds, contesting his right to a seat,	163 64
E. T. Cornwall, contesting his right to a seat,	50 00
W. P. Hayes, services as doorkeeper, .	322 50
M. E. Palmer, services as doorkeeper, .	314 50
Geo. S. Tyler, services as doorkeeper, .	314 50
F. S. Snow, services as doorkeeper, .	317 50
Geo. D. Curtis, Legislative Bulletin, .	220 85
J. M. Foote, Jr., special services, .	300 00
Capitol employees, special services, twenty-six @ \$50.00,	1,300 00
R. B. Fisher, services as chaplain, . .	300 00

J. M. Foote, Jr., services as messenger, .	\$302 00
E. W. Moore, services rendered Debenture Committee,	25 00
L. B. Hubbard, services rendered Debenture Committee,	25 00
A. F. Gates, salary as clerk,	1,000 00
G. A. Kellogg, salary as assistant clerk,	600 00
G. A. Kellogg, office rent, expenses, and mileage,	1,208 50
Belknap & Warfield, stationery,	1,973 71
C. L. Hermann, plan of the House,	50 00
S. A. Eddy, indexing Journal, 1891,	200 00
F. S. Bitgood, services as member,	200 00
E. T. Cornwall, services as member,	200 00
L. O. Gates, services as member,	200 00
E. R. Lawton, services as member,	200 00
J. K. Wheeler, services as chaplain,	300 00
J. R. Maher, care of coat room,	307 50
C. F. Streets, care of coat room,	326 50
J. A. McDonald, special services,	200 00
W. A. Ayres, special services,	200 00
R. S. DeLamater, portrait of Speaker Paige,	25 00
M. D. Millard, special services,	300 00
Samuel N. Hyde, special services,	300 00
Fred F. Snow, special services,	300 00
Geo. S. Tyler, special services,	300 00
C. F. Streets, special services,	300 00
R. J. Maher, special services,	300 00
M. A. Banks, special services,	300 00
F. G. Logan, special services,	300 00
F. R. Jackson, special services,	300 00
W. R. Hayes, special services,	300 00
M. E. Palmer, special services,	300 00
T. J. Campion, special services,	200 00
F. H. Alvord, special services,	200 00
J. W. McCarthy, special services,	200 00
F. H. Nash, special services,	200 00
A. B. Underwood, special services,	200 00
Thos. F. McCann, special services,	200 00
John Waters, special services,	200 00

S. P. Calef, special services, . . .	\$200 00
Bruce Edwards, special services, . . .	200 00
Jas. F. Scott, special services, . . .	200 00
H. C. O'Sullivan, special services, . . .	200 00
J. B. Billings, special services, . . .	200 00
Ira E. Forbes, special services, . . .	200 00
A. N. Hall, special services, . . .	200 00
Thos. L. Riley, special services, . . .	200 00
J. A. J. Orr, special services, . . .	200 00
J. B. Tuttle, special services, . . .	200 00
Jos. C. Criddle, special services, . . .	200 00
Emily Lester, special services, . . .	100 00
C. H. Diggs, special services, . . .	50 00
W. Henderson, special services, . . .	50 00
A. F. Gates, office rent and contingent ex- penses,	1,200 00
A. C. Gardner, contested election, . . .	128 00
W. H. Hall, expenses Railroad Commit- tee,	58 25
O. L. Bradley, expenses Military Commit- tee,	195 77
David Callahan, expenses Incorporations Committee,	18 00
M. D. Millard, services as messenger, . . .	318 00
F. R. Jackson, services as messenger, . . .	330 00
M. A. Banks, services as messenger, . . .	344 50
F. G. Logan, services as doorkeeper, . . .	321 00
S. N. Hyde, services as doorkeeper, . . .	321 00

\$28,239 56

General Assembly.

R. S. Hinman, Manual and Roll, . . .	\$100 00
R. J. Dwyer, copying records, . . .	300 00
E. G. Hutchinson, copying records, . . .	300 00
W. H. Barnard, stationery, . . .	9 00
A. F. Hunie, care committee rooms, 1891, . . .	118 00
J. J. Myers, assistant superintendent capi- tol, session 1891,	212 00
A. H. Lanphere, care coat room, 1891, . . .	229 00
C. F. Streets, care of coat room, 1891, . . .	226 50
M. B. Preston, services as Sheriff, 1891, . . .	6 00

L. Pease & Co., stationery,	\$156 20
Chas. O. Winter, engrossing resolution,	15 00
Ætna Stamp Works, ribbon stamps,	4 50
Smith Premier Typewriter Co, for clerk of bills,	100 00
Belknap & Warfield, stationery,	878 68
Ernst Schall Co., engraving,	26 00
C. H. Case, engraving,	5 00
C. E. Nettleton, services rendered Military Committee,	186 02
Kate T. Ryan, services rendered Education Committee,	25 25
Kate T. Ryan, services rendered Committee on Agriculture,	9 95
L. W. Coggsell, services rendered Committee on Incorporations,	146 40
Geo. D. Curtiss, Manual and Roll,	153 00
Patrick Cassidy, M. D., medical examination of T. J. Hughes,	30 00
M. J. Houlihan, expenses Committee on Putnam Memorial Camp,	177 22
F. L. Wilcox, expenses Judiciary Committee,	435 66
Secretary of State, State Register,	300 00
W. T. Marsh, expenses Appropriation Committee,	322 90
L. W. Coggsell, stenographer to Cities and Boroughs Committee,	111 22
Mrs. A. B. Hinman, services Committee on Engrossed Bills,	150 00
James J. Buchanan, special services,	800 00
Lizzie Macdonald, special services,	100 00
R. J. Noble, stenographer Committee on Fisheries,	40 00
State Prison Investigating Committee,	1,450 00
L. W. Coggsell, stenographer of State Prison Investigating Committee,	1,240 00
M. B. Preston, Sheriff, services rendered State Prison Investigating Committee,	267 95
J. J. Buchanan, salary as clerk of bills,	500 00

Committee on Humane Institutions, transportation,	\$146 90	
N. Y., N. H. & H. R. R. Co., transportation Com. on Humane Institutions,	175 00	
F. C. Smith, engrossing resolutions,	60 00	
R. S. Hinman, engrossing laws,	1,992 21	
Engrossing Committee, expenses,	283 27	
J. J. Myers, assistant superintendent capitol for session,	312 00	
A. F. Hunie, care of committee rooms,	318 00	
M. B. Preston, services as Sheriff,	3 00	
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		\$12,421 83
		<hr/>
		<u>\$351,038 39</u>

For the year ending September 30, 1894.

Orders in favor of		
Philadelphia, Reading & New England Railroad Co, transportation, 1893,	\$1,885 79	
Central Vermont Railroad Co, transportation, 1893,	629 24	
So. Manchester Railroad Co., transportation, 1893,	24 00	
		<hr/>
		\$2,539 03

Senate.

Orders in favor of		
J. C. Criddle, for special services,	\$150 00	
C. W. Comstock, clerk, indexing Journal,	400 00	
C. T. Stuart, portrait Lt. Governor Cady,	60 00	
		<hr/>
		610 00

House of Representatives.

Orders in favor of		
A. F. Gates, clerk, indexing Journal,	\$400 00	
C. T. Stuart, portrait of Speaker Brooks,	25 00	
		<hr/>
		425 00

General Assembly.

Order in favor of		
Ernst Schall Co., engraving,		26 00
		<hr/>
		<u>\$3,600 03</u>

No. 2.

SALARIES AND EXPENSES IN EXECUTIVE OFFICES.

For the year ending September 30, 1893.

Executive Department.

SALARIES.

Orders in favor of

Morgan G. Bulkeley, Governor, . . .	\$7,600 91
Luzon B. Morris, Governor, . . .	2,000 00
Austin Brainard, Executive Secretary, . .	413 10
Seymour C. Loomis, Executive Secretary, .	789 30
Frank D. Rood, Executive Clerk, . . .	1,492 94

EXPENSES.

Orders in favor of

Austin Brainard, Executive Secretary, office expenses,	2,055 00
Austin Brainard, Executive Secretary, pay of officers at Governor's room, . . .	1,830 00
C. J. Cole, legal services,	1,974 84
D. W. Northrop, Auditor,	30 00
G. F. Lincoln, Auditor,	10 00
B. P. Mead, Auditor,	20 00
Seymour C. Loomis, Executive Secretary, office expenses,	182 48
P. & J. Besse, inaugural entertainment, .	300 00
Solomon & De Leeuw, inaugural enter- tainment,	35 00
W. P. Woolley, carriages for inaugural parade,	112 00

\$18,845 57

Lieutenant Governor.

SALARIES.

Orders in favor of

Samuel E. Merwin, Lieutenant Governor, .	\$1,000 00
Joseph W. Alsop, Estate, Lieutenant Gov- ernor,	1,000 00
Ernest Cady, Lieutenant Governor, . . .	250 00

2,250 00

Secretary's Office.

SALARIES.

Orders in favor of

R. Jay Walsh, Secretary, . . .	\$3,000 00
John J. Phelan, Secretary, . . .	3,990 00
R. S. Hinman, chief clerk, . . .	750 00
R. J. Dwyer, chief clerk, . . .	1,633 30
E. G. Hutchinson, assistant clerk, . . .	1,399 79
J. W. Thompson, assistant clerk, . . .	933 28
J. A. Miller, assistant clerk, . . .	233 32
Mrs. A. F. Hinman, assistant, . . .	300 92
Kittie F. Macintyre, assistant, . . .	635 00
Kittie G. Hyde, assistant, . . .	250 00
R. Jay Walsh, pay of assistant, . . .	191 58

EXPENSES.

Orders in favor of

R. S. Hinman, office expenses, . . .	180 13
John J. Phelan, office expenses, . . .	199 78
W. C. Graham, typewriting machine, . . .	95 00
A. H. Down, desk, . . .	50 00
W. H. Talcott, account rendered, . . .	35 60
Bailey Manufacturing Co., copying press, . . .	38 70
D. Ward Northrop, auditor, . . .	20 00
B. P. Mead, auditor, . . .	10 00
S. W. Barrows & Co., stationery, . . .	38 17

 \$13,984 57
Treasurer's Office.

SALARIES.

Orders in favor of

E. Stevens Henry, Treasurer, . . .	\$2,850 00
Marvin H. Sanger, Treasurer, . . .	3,990 00
George Williams, chief clerk, . . .	619 72
Samuel N. Raymond, chief clerk, . . .	1,188 08
B. Frank Marsh, assistant clerk, . . .	481 78
Frank E. Soule, assistant clerk, . . .	924 07
Jabez L. Woodbridge, assistant clerk, . . .	466 65
Charles F. Sumner, Jr., assistant clerk, . . .	924 08
H. K. Woodbridge, assistant, . . .	190 00
Mrs. D. Marcy, assistant, . . .	156 00

Katharine H. Marsh, assistant,	.	.	\$45 00
Alice S. Fuller, assistant,	.	.	47 50
Ellen M. Skinner, assistant,	.	.	52 50
A. Blanche Pond, assistant,	.	.	45 00
May Northrop, assistant,	.	.	37 50

EXPENSES.

Orders in favor of

B. Frank Marsh, clerk, office expenses,	.	.	138 40
M. H. Sanger, Treasurer, office expenses,	.	.	227 47
W. H. Dodd & Co, stationery,	.	.	16 00
W. H. Talcott, stationery,	.	.	29 00
G. W. Burch, stationery,	.	.	2 50
Hyde, Gross & Hyde, legal services,	.	.	3,066 70
D. Ward Northrop, auditor,	.	.	110 00
George F. Lincoln, auditor,	.	.	60 00
B. P. Mead, auditor,	.	.	60 00
E. L. Wells, auditor,	.	.	60 00
Oscar Leach, auditor,	.	.	60 00

 \$15,847.95
Comptroller's Office.

SALARIES.

Orders in favor of

Nicholas Staub, Comptroller,	.	.	\$1,625 00
Emerson W. Moore, chief clerk,	.	.	1,800 00
Louis B. Hubbard, assistant clerk,	.	.	1,400 00
Edith Hubbard, assistant,	.	.	6 25
Annie B. Hubbard, assistant,	.	.	156 25
Blanche E. Foster, assistant,	.	.	276 25
Kate T. Ryan, assistant,	.	.	50 00

EXPENSES.

Orders in favor of

Nicholas Staub, expenses as Comptroller,	.	.	1,326 62
Emerson W. Moore, clerk, office ex-	.	.	
penses,	.	.	345 37
Louis B. Hubbard, clerk, office expenses,	.	.	153 64
William Hamersley, legal services,	.	.	4,792 31
W. H. Barnard, stationery,	.	.	6 67
Bailey Manufacturing Co., stationery,	.	.	9 75
Belknap & Warfield, stationery,	.	.	30 75

Hartford Courant,	\$5 00	
J. J. Reynolds, check perforator,	15 00	
A. H. Down, typewriting machine and desk,	157 25	
		<u>\$12,156 21</u>
		<u>\$63,084 20</u>

For the year ending September 30, 1894.

Executive Department.

SALARIES.

Orders in favor of

Luzon B. Morris, Governor,	\$4,000 00
Seymour C. Loomis, Executive Secretary,	1,200 00
Frank D. Rood, Executive Clerk,	1,800 00

EXPENSES.

Orders in favor of

Seymour C. Loomis, Executive Secretary, office expenses,	224 80	
Oscar Leach, auditor,	10 00	
E. L. Wells, auditor,	10 00	
		<u>\$7,244 80</u>

Secretary's Office.

SALARIES.

Orders in favor of

John J. Phelan, Secretary,	\$1,500 00
R. J. Dwyer, chief clerk,	1,800 00
J. A. Miller, assistant clerk,	1,399 92
J. W. Thompson, assistant clerk,	1,283 26
Kittie F. McIntyre, assistant,	777 50
Kittie G. Hyde, assistant,	40 00

EXPENSES.

Orders in favor of

John J. Phelan, Secretary, office expenses,	285 05
Oscar Leach, auditor,	10 00
E. L. Wells, auditor,	10 00
	<u>7,105 73</u>

Treasurer's Office.

SALARIES.

Orders in favor of

Marvin H. Sanger, Treasurer,	.	.	\$1,500 00
Samuel N. Raymond, chief clerk,	.	.	1,800 00
Frank E. Soule, assistant clerk,	.	.	1,400 00
Charles F. Sumner, Jr., assistant clerk,	.	.	1,400 00
May Northrop, assistant,	.	.	30 00
Ellen M. Skinner, assistant,	.	.	77 50
A. Blanche Pond, assistant,	.	.	30 00
A. L. Hyde, assistant,	.	.	37 50

EXPENSES.

Orders in favor of

Marvin H. Sanger, Treasurer, office ex-			
penses,	.	.	197 47
W. H. Talcott, stationery,	.	.	89 20
W. H. Dodd & Co, stationery,	.	.	32 00
Oscar Leach, auditor,	.	.	70 00
E. L. Wells, auditor,	.	.	70 00

 \$6,733 67
Comptroller's Office.

SALARIES.

Orders in favor of

Nicholas Staub, Comptroller,	.	.	\$1,500 00
Emerson W. Moore, chief clerk,	.	.	1,800 00
Louis B. Hubbard, assistant clerk,	.	.	1,400 00
Kate T. Ryan, assistant,	.	.	300 00

EXPENSES.

Orders in favor of

Nicholas Staub, expenses as Comptroller,	318 70
Emerson W. Moore, clerk, office expenses,	235 67
Dwight Loomis, legal services,	145 00
Felt & Tarrant Mfg. Co., for Comptometer,	125 00
Bailey Mfg. Co, for stationery,	8 50
Belknap & Warfield, for stationery,	10 25
A. H. Down, for stationery,	6 25
C. F. Nichols, for paper boxes,	5 40

 5,854 77

 \$26,938 97

No. 3.

JUDICIAL EXPENSES.

For the year ending September 30, 1893.

Salaries of Judges.

SUPREME COURT.

Orders in favor of

Charles B. Andrews, Chief Justice,	.	\$4,500	00
Elisha Carpenter, associate,	.	3,999	99
Edward W. Seymour, associate,	.	510	93
David Torrance, associate,	.	3,999	96
Simeon E. Baldwin, associate,	.	2,322	20
<hr/>			
			\$15,333 08

SUPERIOR COURT.

Orders in favor of

Edward I. Sanford,	.	\$640	18
Augustus H. Fenn,	.	3,999	96
Frederick B. Hall,	.	3,999	96
John M. Thayer,	.	3,999	96
Samuel O. Prentice,	.	4,000	00
John M. Hall,	.	4,000	00
Silas A. Robinson,	.	3,999	96
Ralph Wheeler,	.	1,749	98
William Hamersley,	.	1,479	45
George W. Wheeler,	.	1,999	98
<hr/>			
			\$29,869 43

COURTS OF COMMON PLEAS.

Orders in favor of

David S. Calhoun, Hartford County,	.	\$3,000	00
John P. Studley, New Haven County			
(civil side),	.	3,000	00
Lucius P. Deming, New Haven County			
(criminal side),	.	6,000	00
Hobart L. Hotchkiss, New Haven County			
(criminal side),	.	1,250	00
John G. Crump, New London County			
(civil side),	.	2,500	00
John G. Crump, New London County,			
(criminal side),	.	541	54

John H. Perry, Fairfield County (civil side),	\$1,750 ⁰⁰	
Howard J. Curtis, Fairfield County (civil side),	1,250 ⁰⁰	
R. Jay Walsh, Fairfield County (criminal side),	1,999 ⁹²	
Alberto T. Roraback, Litchfield County,	3,125 ⁰⁰	
	<hr/>	\$24,416 ⁴⁶

WATERBURY DISTRICT COURT.

Order in favor of		
Albert P. Bradstreet,		\$6,500 ⁰⁰

EXPENSES OF JUDGES.

Orders in favor of		
Charles B. Andrews,	\$413 ¹⁰	
Elisha Carpenter,	132 ⁴⁴	
David Torrance,	263 ⁸⁸	
Simeon E. Baldwin,	44 ⁴¹	
Augustus H. Fenn,	418 ⁸⁹	
Frederick B. Hall,	500 ⁰⁰	
Samuel O. Prentice,	379 ⁹⁷	
John M. Hall,	502 ⁰⁰	
Silas A. Robinson,	301 ¹⁸	
John M. Thayer,	500 ⁰⁰	
William Hamersley,	175 ²⁷	
Edward W. Seymour,	51 ⁸⁰	
George W. Wheeler,	233 ⁷⁵	
Ralph Wheeler,	118 ¹⁷	
Edward I. Sanford,	135 ⁸⁸	
Alberto T. Roraback,	\$39 ⁸⁶	
R. J. Walsh,	21 ²⁰	
Howard J. Curtis,	59 ⁹⁰	
	<hr/>	\$4,291 ⁷⁰

SALARIES OF STATE ATTORNEYS.

Orders in favor of	
Arthur F. Eggleston, Hartford County,	\$2,500 ⁰⁰
Tilton E. Doolittle, New Haven County,	2,750 ⁰⁰
Solomon Lucas, New London County,	1,999 ⁹⁸
Samuel Fessenden, Fairfield County,	2,750 ⁰⁰
James Huntington, Litchfield County,	1,599 ⁹⁶

John J. Penrose, Windham County,	. \$1,284 71	
William T. Elmer, Middlesex County,	. 1,399 98	
Benezet H. Bill, Tolland County,	. 1,000 00	
George E. Terry, Assistant State Attorney		
New Haven County,	. 700 00	
	<hr/>	\$15,984 63

SALARIES OF PROSECUTING ATTORNEYS.

Orders in favor of

George M. Gunn, New Haven County,	. \$1,999 95	
William B. Glover, Fairfield County,	. 1,750 00	
John P. Kellogg, New Haven County,	. 803 43	
H. A. Hull, New London County,	. 200 00	
	<hr/>	\$4,753 38

SALARIES AND EXPENSES OF STATE REFEREES.

Orders in favor of

John D. Park, salary,	. . . \$1,999 92	
Dwight Loomis, salary,	. . . 481 28	
Miles T. Granger, salary,	. . . 647 93	
John D. Park, expenses,	. . . 13 80	
	<hr/>	\$3,142 93

SALARIES OF SHERIFFS.

Orders in favor of

Miles B. Preston, Hartford County,	. \$999 96	
Charles A. Tomlinson, New Haven County,	. 999 96	
Frank Hawkins, New London County,	. 1,000 00	
Robert L. Clarkson, Fairfield County,	. 999 96	
Charles B. Pomeroy, Windham County,	. 1,000 00	
Henry J. Allen, Litchfield County,	. 999 96	
Thomas S. Brown, Middlesex County,	. 1,000 00	
Edwin B. Kibbe, Tolland County,	. 1,083 31	
	<hr/>	\$8,083 15

SALARIES OF OFFICERS OF SUPREME COURT.

Orders in favor of

John Hooker, reporter,	. . . \$3,999 96	
Charles W. Johnson, clerk,	. . . 1,500 00	
	<hr/>	\$5,499 96

Court Expenses.

SUPERIOR COURT, HARTFORD COUNTY.

Charles W. Johnson, clerk —

380 bills of cost,	\$10,514 84	
Balance of jury debenture,	2,798 40	
Attendance of sheriff, and disbursements,	4,597 90	
County coroner,	1,969 34	
Court stenographer,	2,685 00	
Rewards for conviction of horse thieves,	400 00	
Balance due at annual settlement,	1,338 29	
	<hr/>	\$24,303 77

SUPERIOR COURT, NEW HAVEN COUNTY.

Edward A. Anketell, clerk —

303 bills of cost,	\$11,275 51	
Balance of jury debenture,	6,631 30	
Attendance of sheriff, and disbursements,	6,935 82	
County coroner,	5,065 41	
Court stenographer,	2,397 73	
Supreme Court records,	2,823 00	
	<hr/>	\$35,128 77

SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Edward F. Cole, assistant clerk —

382 bills of cost,	\$5,399 38	
Balance of jury debenture,	573 54	
Attendance of sheriff, and disbursements,	634 45	
Court stenographer,	320 00	
Balance due at annual settlement,	207 90	
	<hr/>	\$7,135 27

SUPERIOR COURT, NEW LONDON COUNTY.

John C. Averill, clerk —

86 bills of cost,	\$8,453 62	
Balance of jury debenture,	4,073 46	
Attendance of sheriff, and disbursements,	3,434 46	
County coroner,	1,809 54	
Court stenographer,	1,274 22	
Supreme Court records,	531 55	
Balance due at annual settlement,	86 70	
	<hr/>	\$19,663 55

SUPERIOR COURT, FAIRFIELD COUNTY.

William R. Shelton, clerk —

345 bills of cost,	\$19,421 14
Balance of jury debenture,	4,542 98
Attendance of sheriff, and disbursements,	10,033 01
County coroner,	4,448 11
Court stenographer,	4,599 71
Supreme Court records,	2,162 50
Rewards for conviction of horse thieves,	300 00
Balance due at annual settlement,	1,249 57
	<hr/>
	\$46,757 02

SUPERIOR COURT, WINDHAM COUNTY.

Samuel H. Seward, clerk —

76 bills of cost,	\$3,392 07
Balance of jury debenture,	2,034 90
Attendance of sheriff, and disbursements,	1,181 61
County coroner,	406 34
Court stenographer,	814 00
Supreme court records,	305 00
Copying court records,	287 95
Reward for conviction of horse thief,	100 00
Balance due at annual settlement,	94 50
	<hr/>
	\$8,616 37

SUPERIOR COURT, LITCHFIELD COUNTY.

Dwight C. Kilbourn, clerk —

94 bills of cost,	\$5,176 48
Balance of jury debenture,	462 60
Attendance of sheriff, and disbursements,	2,535 27
County coroner,	1,682 22
Court stenographer,	529 80
Supreme Court records,	167 00
Rewards for conviction of horse thieves,	300 00
Balance due at annual settlement,	288 30
	<hr/>
	\$11,141 67

SUPERIOR COURT, MIDDLESEX COUNTY.

C. G. R. Vinal, clerk —

75 bills of cost,	\$2,376 78
Balance of jury debenture,	1,439 46
Attendance of sheriff, and disbursements,	1,286 28

County coroner,	\$1,701 30
Court stenographer,	853 10
Supreme Court records,	55 00
Balance due at annual settlement,	197 25

\$7,909 17

SUPERIOR COURT, TOLLAND COUNTY.

Erwin O. Dimock, clerk—

40 bills of cost,	\$1,581 29
Balance of jury debenture,	715 52
Attendance of sheriff, and disbursements,	1,048 22
County coroner,	184 10
Court stenographer,	368 50
Supreme Court records,	276 00
Balance due at annual settlement,	185 82

Lyman T. Tingier, Clerk—

4 bills of cost,	132 76
Attendance of sheriff, and disbursements,	95 38
Court stenographer,	78 00

\$4,665 59

COURT OF COMMON PLEAS, HARTFORD COUNTY.

Charles E. Fellowes, clerk—

Balance of jury debenture,	\$1,138 50
Attendance of sheriff, and disbursements,	4,313 25

\$5,451 75

COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CIVIL SIDE).

Herbert E. Benton, clerk—

Balance of jury debenture,	\$190 93
Attendance of sheriff, and disbursements,	1,114 20

Charles C. Ford, clerk—

Balance of jury debenture,	3,067 88
Attendance of sheriff, and disbursements,	1,693 42

Lucius P. Deming, clerk—

Balance of jury debenture,	299 04
Attendance of sheriff, and disbursements,	1,342 80

\$7,708 27

COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CRIMINAL SIDE).

Edward A. Anketell, clerk —

468 bills of cost,	\$11,374 36	
Balance of jury debenture,	2,190 68	
Attendance of sheriff, and disbursements,	1,730 84	
Court stenographer,	690 50	
Balance due at annual settlement,	193 11	
	<hr/>	\$16,179 49

COURT OF COMMON PLEAS, NEW LONDON COUNTY (CIVIL SIDE).

John C. Averill, clerk —

Balance of jury debenture,	\$443 78	
Attendance of sheriff, and disbursements,	943 44	
Balance due at annual settlement,	47 12	
	<hr/>	\$1,434 34

COURT OF COMMON PLEAS, NEW LONDON COUNTY (CRIMINAL SIDE).

John C. Averill, clerk —

151 bills of cost,	\$2,650 62	
Balance of jury debenture,	706 22	
Attendance of sheriff, and disbursements,	523 23	
Court stenographer,	120 00	
Balance due at annual settlement,	103 88	
	<hr/>	\$4,103 95

COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CIVIL SIDE).

William T. Haviland, clerk —

Balance of jury debenture,	\$786 12	
Attendance of sheriff, and disbursements,	2,398 14	
Court stenographer,	20 00	
Balance due at annual settlement,	140 79	
	<hr/>	\$3,345 05

COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CRIMINAL SIDE).

William R. Shelton, clerk —

297 bills of cost,	\$8,092 07	
Balance of jury debenture,	1,516 74	
Attendance of sheriff, and disbursements,	1,299 03	
Court stenographer,	621 00	
Balance due at annual settlement,	439 40	
	<hr/>	\$11,968 24

COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

William F. Hurlbut, clerk —

Balance of jury debenture,	.	.	\$557	42
Attendance of sheriff, and disbursements,			950	00
Balance due at annual settlement, .	.	.	356	90
				<hr/>
				\$1,864 32

WATERBURY DISTRICT COURT.

Donald F. Webster, clerk —

Attendance of sheriff, and disbursements,	\$1,657	43
Linford F. Root, clerk —		
Attendance of sheriff, and disbursements,	2,155	08
		<hr/>
		\$3,812 51
		<hr/>
		\$339,063 82
		<hr/>

For the year ending September 30, 1894.

Salaries of Judges.

SUPREME COURT.

Orders in favor of

Charles B. Andrews, Chief Justice,	.	.	\$5,250	00
Elisha Carpenter, Associate,	.	.	1,483	85
David Torrance, Associate,	.	.	3,999	96
Simeon E. Baldwin, Associate,	.	.	3,999	96
William Hamersley, Associate,	.	.	4,000	00
Augustus H. Fenn, Associate,	.	.	3,999	96
				<hr/>
				\$22,733 73

SUPERIOR COURT.

Orders in favor of

Frederick B. Hall, .	.	.	\$3,999	96
John M. Thayer, .	.	.	3,999	96
Samuel O. Prentice,	.	.	4,000	00
John M. Hall, .	.	.	530	59
Silas A. Robinson,	.	.	3,999	96
Ralph Wheeler, .	.	.	3,999	96
Geo. W. Wheeler,	.	.	3,999	96
Milton A. Shumway,	.	.	2,516	11
				<hr/>
				\$27,046 50

COURTS OF COMMON PLEAS.

Orders in favor of

David S. Calhoun, Hartford County,	. \$3,000 00	
John P. Studley, New Haven County		
(civil side),	3,000 00	
Hobart L. Hotchkiss, New Haven County		
(criminal side),	3,000 00	
John G. Crump, New London County		
(civil side),	1,995 95	
John G. Crump, New London County		
(criminal side),	399 14	
Howard J. Curtiss, Fairfield County (civil		
side),	3,000 00	
R. Jay Walsh, Fairfield County (criminal		
side),	2,000 00	
Arthur D. Warner, Litchfield County,	2,875 00	
	<hr/>	\$19,270 09

WATERBURY DISTRICT COURT.

Order in favor of

Albert P. Bradstreet,	\$3,000 00
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EXPENSES OF JUDGES.

Orders in favor of

Charles B. Andrews,	\$922 04	
Elisha Carpenter,	459 67	
David Torrance,	922 04	
Simeon E. Baldwin,	922 04	
William Hamersley,	677 29	
Augustus H. Fenn,	922 04	
Frederick B. Hall,	922 04	
John M. Thayer,	922 04	
Samuel O. Prentice,	924 46	
John M. Hall,	239 30	
Silas A. Robinson,	930 63	
Ralph Wheeler,	944 66	
Geo. W. Wheeler,	939 54	
Milton A. Shumway,	462 37	
Hobart L. Hotchkiss,	102 60	
John G. Crump,	40 95	
Howard J. Curtiss,	234 97	
R. Jay Walsh,	106 15	
Arthur D. Warner,	184 95	
	<hr/>	\$11,779 78

SALARIES OF STATE ATTORNEYS.

Orders in favor of

Arthur F. Eggleston, Hartford County, .	\$2,500 00	
Tilton E. Doolittle, New Haven County, .	2,750 00	
Solomon Lucas, New London County, .	2,000 00	
Samuel Fessenden, Fairfield County, .	2,750 00	
John J. Penrose, Windham County, .	625 00	
John L. Hunter, Windham County, .	815 76	
James Huntington, Litchfield County, .	1,600 00	
William T. Elmer, Middlesex County, .	1,400 00	
Joel H. Reed, Tolland County, .	1,000 00	
George E. Terry, Assistant State Attorney, New Haven County, .	600 00	
		<hr/>
		\$16,040 76

SALARIES OF PROSECUTING ATTORNEYS.

Orders in favor of

Geo. M. Gunn, New Haven County, .	\$2,000 00	
John P. Kellogg, New Haven County, .	1,500 00	
William B. Glover, Fairfield County, .	1,500 00	
H. A. Hull, New London County, .	1,200 00	
		<hr/>
		\$6,200 00

SALARIES OF SHERIFFS.

Orders in favor of

Miles B. Preston, Hartford County, .	\$1,000 00	
Charles A. Tomlinson, New Haven County, .	1,000 00	
Frank Hawkins, New London County, .	1,000 00	
Robert L. Clarkson, Fairfield County, .	1,000 00	
Charles B. Pomeroy, Windham County, .	1,000 00	
Henry J. Allen, Litchfield County, .	1,000 00	
Thomas S. Brown, Middlesex County, .	750 00	
Edwin B. Kibbe, Tolland County, .	916 68	
		<hr/>
		\$7,666 68

SALARIES AND EXPENSES OF OFFICERS OF THE SUPREME COURT.

Orders in favor of

John Hooker, reporter, salary, .	\$1,333 33	
John Hooker, reporter, expenses, .	211 02	
James P. Andrews, reporter, salary, .	2,000 00	
James P. Andrews, reporter, expenses, .	250 00	
Charles W. Johnson, clerk, salary, .	1,500 00	
		<hr/>
		\$5,294 35

SALARIES AND EXPENSES OF STATE REFEREES.

Orders in favor of

John D. Park, salary,	\$1,999 92	
Dwight Loomis, salary,	2,000 00	
Miles T. Granger, salary,	1,999 92	
Elisha Carpenter, salary,	1,258 07	
Dwight Loomis, expenses,	24 19	
Miles T. Granger,	10 35	
Elisha Carpenter,	21 12	
	<hr/>	\$7,313 57

Court Expenses.

SUPERIOR COURT, HARTFORD COUNTY.

Charles W. Johnson, clerk —

330 bills of cost,	\$9,420 42	
Balance of jury debenture,	4,801 26	
Attendance of sheriff, and disbursements,	4,869 39	
County coroner,	2,171 53	
Court stenographer,	3,286 70	
Rewards for conviction of horse thieves,	200 00	
Balance due at annual settlement,	2,532 12	
	<hr/>	\$27,281 42

SUPERIOR COURT, NEW HAVEN COUNTY.

Edward A. Anketell, clerk —

369 bills of cost,	\$16,382 22	
Balance of jury debenture,	8,408 54	
Attendance of sheriff, and disbursements,	8,579 29	
County coroner,	4,686 45	
Court stenographer,	3,973 21	
Supreme Court records,	3,691 00	
Balance due at annual settlement,	725 12	
	<hr/>	\$46,445 83

SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Edward F. Cole, assistant clerk —

151 bills of cost,	\$3,646 44	
Balance of jury debenture,	558 22	
Attendance of sheriff, and disbursements,	439 20	
Court stenographer,	212 10	
Balance due at annual settlement,	201 97	
	<hr/>	\$5,057 93

SUPERIOR COURT, NEW LONDON COUNTY.

John C. Averill, clerk —

128 bills of cost,	\$9,727 28
Balance of jury debenture,	3,547 76
Attendance of sheriff, and disbursements,	3,748 97
County coroner,	1,484 60
Court stenographer,	1,844 49
Supreme Court records,	396 00
Balance due at annual settlement,	162 38

\$20,911 48

SUPERIOR COURT, FAIRFIELD COUNTY.

W. R. Shelton, clerk —

460 bills of cost,	\$25,688 21
Balance of jury debenture,	6,195 40
Attendance of sheriff, and disbursements,	11,205 98
County coroner,	3,576 23
Court stenographer,	3,746 47
Supreme Court records,	1,802 00
Rewards for conviction of horse thieves,	500 00
Balance due at settlement,	1,232 10

\$53,946 39

SUPERIOR COURT, WINDHAM COUNTY.

Samuel H. Seward, clerk —

150 bills of cost,	\$5,342 82
Balance of jury debenture,	1,484 74
Attendance of sheriff, and disbursements,	1,304 51
County coroner,	455 89
Court stenographer,	973 80
Supreme Court records,	389 10
Balance due at annual settlements,	237 55

\$10,188 41

SUPERIOR COURT, LITCHFIELD COUNTY.

Dwight C. Kilbourn, clerk —

110 bills of cost,	\$8,017 91
Balance of jury debenture,	2,083 46
Attendance of sheriff, and disbursements,	1,853 04
County coroner,	895 56
Court stenographer,	934 90
Supreme Court records,	147 50
Balance due at annual settlement,	523 17

\$14,455 54

SUPERIOR COURT, MIDDLESEX COUNTY.

Charles G. R. Vinal, clerk —

82 bills of cost,	\$2,752 19	
Balance of jury debenture,	1,685 40	
Attendance of sheriff, and disbursements,	1,434 24	
County coroner,	1,754 62	
Court stenographer,	961 60	
Supreme Court records,	155 50	
Balance due at annual settlement,	219 69	
	<hr/>	\$8,963 24

SUPERIOR COURT, TOLLAND COUNTY.

Lyman T. Tingier, clerk —

24 bills of cost,	\$1,569 69	
Balance of jury debenture,	2,300 54	
Attendance of sheriff, and disbursements,	1,267 14	
County coroner,	386 17	
Court stenographer,	414 82	
Balance due at annual settlement,	106 60	
	<hr/>	\$6,044 96

COURT OF COMMON PLEAS, HARTFORD COUNTY.

Charles E. Fellowes, clerk —

Balance of jury debenture,	\$1,149 30	
Attendance of sheriff, and disbursements,	3,100 00	
	<hr/>	\$4,249 30

COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CIVIL SIDE).

L. P. Deming, clerk —

Balance of jury debenture,	\$3,178 36	
Attendance of sheriff, and disbursements,	4,059 27	
Balance due at annual settlement,	28 38	
	<hr/>	\$7,266 01

COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CRIMINAL SIDE).

Edward A. Anketell, clerk —

490 bills of cost,	\$7,902 60	
Balance of jury debenture,	3,568 57	
Attendance of sheriff, and disbursements,	1,797 48	
Court stenographer,	475 80	
Balance due at annual settlement,	203 26	
	<hr/>	\$13,947 71

COURT OF COMMON PLEAS, NEW LONDON COUNTY (CIVIL SIDE).

John C. Averill, clerk —

Balance of jury debenture, . . .	\$1,720 66	
Attendance of sheriff, and disbursements, . . .	1,244 29	
Court stenographer, . . .	70 00	
Balance due at annual settlement, . . .	76 70	
		<u>\$3,111 65</u>

COURT OF COMMON PLEAS, NEW LONDON COUNTY (CRIMINAL SIDE).

John C. Averill, clerk —

154 bills of cost, . . .	\$3,337 00	
Balance of jury debenture, . . .	1,301 54	
Attendance of sheriff, and disbursements, . . .	622 17	
Court stenographer, . . .	230 00	
Balance due at annual settlement, . . .	119 91	
		<u>\$5,610 62</u>

COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CIVIL SIDE).

William T. Haviland, clerk —

Balance of jury debenture, . . .	\$1,180 08	
Attendance of sheriff, and disbursements, . . .	2,545 04	
Court stenographer, . . .	139 46	
Balance due at annual settlement, . . .	113 10	
		<u>\$3,977 68</u>

COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CRIMINAL SIDE).

William R. Shelton, clerk —

383 bills of cost, . . .	\$9,784 49	
Balance of jury debenture, . . .	2,351 24	
Attendance of sheriff, and disbursements, . . .	1,301 34	
Court stenographer, . . .	422 15	
Balance due at annual settlement, . . .	261 00	
		<u>\$14,120 22</u>

COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

William F. Hurlbut, clerk —

Attendance of sheriff, and disbursements, . . .	\$300 00	
Balance due at annual settlement, . . .	35 84	

Walter S. Judd, clerk —

Balance of jury debenture, . . .	600 00	
Attendance of sheriff, and disbursements, . . .	600 00	
Balance due at annual settlement, . . .	25 79	
		<u>\$1,561 63</u>

WATERBURY DISTRICT COURT.

Linford F. Root, clerk —	
167 bills of cost,	\$2,506 61
Balance of jury debenture,	2,953 60
Attendance of sheriff, and disbursements,	3,745 75
	<u>\$9,205 96</u>
	<u>\$382,691 44</u>

No. 4.

BOARD OF PRISONERS IN COUNTY JAILS.

For the year ending September 30, 1893.

Orders in favor of

C. W. Johnson, clerk, Hartford County, \$31,316 93	
E. A. Anketell, clerk, New Haven County, 33,710 23	
J. C. Averill, clerk, New London County, 20,870 72	
S. B. Sumner, clerk, Fairfield County, . 12,738 52	
S. H. Seward, clerk, Windham County, . 5,128 28	
D. C. Kilbourn, clerk, Litchfield County, 2,940 90	
C. G. R. Vinal, clerk, Middlesex County, 4,174 16	
E. O. Dimock, clerk, Tolland County, . 1,698 88	
L. T. Tingier, clerk, Tolland County, . 289 19	
	<u>\$112,867 81</u>

For the year ending September 30, 1894.

Orders in favor of

C. W. Johnson, clerk, Hartford County, \$27,873 56	
E. A. Anketell, clerk, New Haven County, 32,963 52	
J. C. Averill, clerk, New London County, 10,749 28	
W. R. Shelton, clerk, Fairfield County, . 20,993 27	
S. H. Seward, clerk, Windham County, . 4,925 29	
D. C. Kilbourn, clerk, Litchfield County, 4,299 30	
C. G. R. Vinal, clerk, Middlesex County, 2,565 16	
L. T. Tingier, clerk, Tolland County, . 841 40	
	<u>\$105,210 78</u>

No. 5.

STATE CAPITOL AND GROUNDS.

State Capitol.

For the year ending September 30, 1893.

Orders in favor of

Frederick Goebel, Jr., for his salary as superintendent,	\$1,738 29
Michael F. Skelly, for his salary as assistant superintendent,	1,522 70
Frederick Goebel, Jr., superintendent, for weekly pay-roll of employees,	13,023 75
Frederick Goebel, Jr., superintendent, for bills paid and expenses,	1,002 87
Nicholas Staub, for pay-roll of employees and expenses,	1,149 35

OCTOBER.

S. C. Nightingale & Childs, for covering pipes,	382 76
Tracy & Robinson, for supplies,	24 54
Frank J. Knox, for supplies,	51 09
George Dugan, for labor,	10 00
R. W. Carman, for supplies,	12 50
Bonner, Preston & Co., for painting,	15 94

NOVEMBER.

Hartford Water Commissioners,	275 00
Connecticut Mutual Steam Boiler Inspection and Insurance Co.,	22 50
Tracy & Robinson, for supplies,	11 02
Robinson & Langdon, for supplies and labor,	94 76
Abner Church, for ropes,	36 00
Wrisley & Horton, for chimney caps,	14 00
Howard H. Keep, for supplies,	36 66

DECEMBER.

Southern New England Telephone Co.,	244 50
George J. Loeffler, for supplies,	62 70
Moore & Wyman, cable for elevator,	21 23
Robinson & Langdon, for supplies,	31 75
Hartford City Gas Light Co.,	228 42
H. Goldschmidt & Co., supplies,	20 00

JANUARY.

B. Weigelt & Son, for work on roof, .	\$77 25
W. Bleehdorn, for repairing furniture, .	39 00
Tracy & Robinson, supplies, .	5 56
James Harris, for steam fitting, .	19 13
L. Schneider & Co., for supplies, .	26 50
E. Schall & Co., for care of electric clocks, .	214 30
Ripley Brothers, for carpets, .	1,860 84
E. Taylor & Sons, for lumber, .	92 09
The Blodgett & Clapp Co., for supplies, .	10 69
James Mooney, for blacksmithing, .	21 94
H. E. Patten, for cleaning carpets, .	28 50
Carlos French, for interest on loan, .	218 50

FEBRUARY.

Robinson & Langdon, for supplies, .	3 10
Conant Rubber Co., for supplies, .	31 05
George T. Clark, for supplies, .	4 92
W. L. Whittemore & Son, for brushes, .	95 10
Frank J. Knox, for plumbing, .	11 21
N. A. Bosworth, for supplies, .	2 00
Olds & Whipple, for supplies, .	47 01
Hartford Courant, .	8 00

MARCH.

Southern New England Telephone Co., .	244 00
Tracy & Robinson, for hardware, .	4 25
George J. Loeffler, for supplies, .	190 35
James Harris, for steam fitting, .	23 03
Pottier & Stymus, for furniture, .	191 23
Bonner, Preston & Co., for painting, .	4 90
Howard H. Keep, for supplies, .	9 50
Robbins Brothers, for furniture, .	147 82
W. Bleehdorn, for repairing furniture, .	11 50
Hartford Insulating Co., for supplies, .	14 62
Scoville Manufacturing Co., for supplies, .	17 55
Hartford City Gas Light Co., .	426 40
Charles H. Gillespie & Sons, for asphaltum, .	22 50
E. Taylor & Sons, for lumber, .	22 20
Robinson & Langdon, for supplies, .	19 25
Carpenter & Bartlett, for supplies, .	11 52
Frank J. Knox, for steam fitting, .	48 97
James L. Howard, for supplies, .	3 00
Strickland & Shea, for supplies, .	7 00

Hurd, Mellen & Hewes, for supplies, . . .	\$8 75
A. S. Barnes & Co., for supplies, . . .	10 15
W. H. Post & Co., for supplies, . . .	8 32
Peter Amidon,	2 00
C. M. Carpenter & Co.,	2 00
N. A. Bosworth,	7 95
Pratt & Cady Co.,	90
H. E. Patten, cleaning carpets, . . .	3 97
E. Tucker's Sons, for twine, . . .	3 75
Conant Rubber Co., for supplies, . . .	6 66
Lincoln & Co., for supplies, . . .	2 95
E. Taylor & Sons, for lumber, . . .	54 79
Hartford City Gas Light Co., . . .	394 53
Cape Cod Glass Co., for supplies, . . .	59 09
Southern New England Telephone Co., . .	225 00
Tracy & Robinson, for supplies, . . .	14 46

APRIL.

Simmons & Fox, for awnings, . . .	220 30
Seidler & May, for furniture, . . .	37 55
Hartford Silver Plate Co., for repairs, . .	22 80
Ripley Brothers, for carpets, . . .	69 45
James Ahern, for repairs, . . .	9 66
F. W. Warner & Co., for uniforms for Cap- itol employees,	483 00
W. L. Whittemore & Son, for brushes, . .	9 00
Hartford Water Commissioners, . . .	255 00
Olds & Whipple, for supplies, . . .	9 73

MAY.

American Soap Co ,	13 98
Simpson, Hall, Miller & Co , for repairs, .	5 75
E. Taylor & Sons, for lumber, . . .	79 58
Robbins Brothers, for furniture, . . .	155 75
Patrick Clifford's estate, for labor, . . .	28 80
The Woolley Hardware Co., for supplies, .	38 41
Hartford & Spring Brook Ice Co., . . .	416 80
Robinson & Langdon, for supplies, . . .	10 25
Litofuge Manufacturing Co., for supplies, .	10 50
Linus T. Fenn, for furniture, . . .	158 00
W. Bleehdorn, repairing furniture, . . .	10 50
Strickland & Shea, for lumber, . . .	89 89

Horsfall & Rothschild, for caps for Capitol employees,	\$41 40
Howard H. Keep, for supplies,	13 70

JUNE.

Southern New England Telephone Co.,	249 00
P. & F. Corbin, for supplies,	13 15
Ripley Brothers, for carpets,	179 99
Tracy & Robinson, for hardware,	32 85
Worcester Fire Pail Co.,	18 00
Hartford City Gas Light Co.,	394 29
Frank H. Sneath, for slating roof,	200 00

JULY.

George J. Loeffler, for supplies,	56 55
Pitkin Brothers & Co., for supplies,	5 93
Woolley Hardware Co., for supplies,	29 87
Howard H. Keep, for supplies,	16 54
Olds & Whipple, for supplies,	7 22

AUGUST.

Frank J. Knox, for plumbing,	37 97
J. J. Poole & Co., for coal,	3,748 84
Lizzie McDonald, for repairing flags,	20 00
W. Bleehdorn, for repairing furniture,	27 50
B. Weigelt & Son, for repairing roof,	300 74

SEPTEMBER.

George J. Loeffler, for supplies,	18 65
Southern New England Telephone Co.,	244 40
Hartford City Gas Light Co.,	101 66
James Harris, for steam fitting,	4 50
Thomas Flynn, for mason work,	14 30
Theodore Kassenbrook, for painting,	263 36

\$33,248⁹⁹

Capitol Grounds.

For the year ending September 30, 1893.

Orders in favor of

Frederick Goebel, Jr., superintendent, for weekly pay-roll of employees,	\$4,837 74
Hartford Electric Light Co.,	964 52
C. Burnham, street sprinkling,	225 00
R. D. Hawley & Co., grass seed,	7 62
Samuel Collins, laying crosswalk,	333 69

Patrick Clifford, labor,	\$9 00
Forest City Wood Ash Co., ashes,	65 87
N. Y. & N. E. R. R. Co, freight,	86 35
Frank G. Comstock, trees,	22 00
The A. J. Tracy Co., lawn mower,	8 65
Louis Schmelz, labor and plants,	64 00
Daniel Sullivan, teaming,	52 00
John McCarthy, trimming trees,	48 00
W. L. Winship, turf,	30 00
Lincoln & Co., lawn seats,	25 00

 \$6,779 44

 \$40,028 43

State Capitol.

For the year ending September 30, 1894.

Orders in favor of

Frederick Goebel, Jr., salary as superintendent,	\$1,600 00
Michael F. Skelly, salary as assistant superintendent,	1,400 00
Frederick Goebel, Jr., superintendent, for weekly pay-roll of employees,	12,978 50
Frederick Goebel, Jr., superintendent, for bills paid and expenses,	732 61

OCTOBER.

Hartford Silver Plate Co., for repairs,	2 00
Tracy & Robinson, for hardware,	4 10
Robbins Bros., for furniture,	75 00
E. Tucker's Sons, for paper,	6 25
E. Taylor & Sons, for lumber,	45 54
B. L. McGurk, for blacksmithing,	14 00
Frank J. Knox, for plumbing,	39 45
Lincoln & Co, for supplies,	26 75
H. E. Patten, for cleaning carpets,	19 14

NOVEMBER.

Hartford Water Commissioners,	273 50
W. H. Bulkeley & Co., for supplies,	5 29
N. H. Prouty, for supplies,	9 18
W. H. Dolan, for repairs,	38 25
Connecticut Mutual Steam Boiler Inspection and Insurance Co.,	22 50

Wooley Hardware Co., for hardware,	.	\$13 76
George J. Loeffler, for supplies,	.	24 15
The Bonner & Preston Co., for painting,	.	289 12
E. Taylor & Sons, for lumber,	.	21 52
Foster & Co., for supplies,	.	19 13
James Ahern, for plumbing,	.	9 00

DECEMBER.

John S. Craig, for plumbing,	.	6 00
Steam Appliance Co., for plumbing,	.	13 25
James Ahern, for plumbing,	.	80 73
Southern New England Telephone Co.,	.	243 00
Hartford City Gas Light Co.,	.	185 09
L. Pease & Co., for stationery,	.	10 45
H. H. Keep, for supplies,	.	9 50

JANUARY.

B. Weigelt & Son, for work on roof,	.	126 65
E. Taylor & Sons, for lumber,	.	16 73
Bonner & Preston Co., for painting,	.	112 55
Ernst Schall, for care of electric clocks,	.	166 00
T. P. Howell & Co., for supplies,	.	25 35
James Harris, for supplies,	.	4 50
Blodgett & Clapp Co., for supplies,	.	6 27
A. C. Chase & Co., for supplies,	.	11 00
The Wooley Hardware Co., for hardware,	.	8 82
Wynes & Bucher, for oil,	.	50 30
Ripley Bros., for carpets,	.	32 34
Theodore Kassenbrook, for painting,	.	95 55
George Loeffler, for supplies,	.	15 40
Robinson & Langdon, for plumbing,	.	42 05

FEBRUARY.

Valentine & Co., for varnish,	.	21 60
H. E. Patten, for cleaning carpets,	.	53 86
W. L. Whittemore & Son, for brushes,	.	50 35
Woolley Hardware Co., for supplies,	.	8 89
Strickland & Shea, for lumber,	.	23 52
James Mooney, for blacksmithing,	.	27 40
James Ahern, for plumbing,	.	12 41
Tracy & Robinson, for plumbing,	.	11 37
H. E. Billings, for labor,	.	24 99

MARCH.

Worcester Fire Pail Co., . . .	\$8 00
George J. Loeffler, for supplies, . . .	39 28
Foster & Co., for supplies, . . .	4 10
India Alkali Works, for supplies, . . .	8 65
Hartford City Gas Light Co., . . .	264 55
Southern New England Telephone Co., . . .	240 00
E. Taylor & Sons, for lumber, . . .	18 83

APRIL.

Apha & Hughes, for oil cloth, . . .	4 61
H. E. Patten, for cleaning carpets, . . .	25 20
Belknap & Warfield, for stationery, . . .	3 50
T. H. Langdon, agent, plumbing, . . .	117 22
John E. Griffith, for repairs, . . .	5 25
Office Specialty Mfg. Co., cases for Insurance Commissioner's office, . . .	400 00

MAY.

Hartford Water Commissioners, . . .	243 50
Theodore Kassenbrook, for painting, . . .	130 23
Ripley Bros., for carpets, . . .	49 99
Hartford and Spring Brook Ice Co., . . .	380 00
Frank J. Knox, for plumbing, . . .	25 33
Woolley Hardware Co., for supplies, . . .	14 09

JUNE.

The Berkery Mfg. Co., for supplies, . . .	7 20
Woolley Hardware Co, for hardware, . . .	29 12
George J. Loeffler, for supplies, . . .	32 20
T. H. Langdon, for plumbing, . . .	59 80
E. G. Bean, for brushes, . . .	15 50
American Soap Co, for soap, . . .	13 70
J. J. Poole & Co, for coal, . . .	2,489 71
Southern New England Telephone Co., . . .	243 00
H. H. Keep, for supplies, . . .	9 50

JULY.

Hartford City Gas Light Co., . . .	182 93
B. Weigelt & Son, for labor on roof, . . .	8 50
Preston & Kenyon, for signs, . . .	7 00
A. L. Schneider & Co., for supplies, . . .	27 00
L. Pease & Co., for supplies, . . .	21 50
Woolley Hardware Co., for hardware, . . .	6 19
Strickland & Shea, for lumber, . . .	5 40

AUGUST.

E. Taylor & Sons, for lumber, . . .	\$80 23
Frank J. Knox, for plumbing, . . .	16 04
Ripley Bros., for carpets, . . .	5 20
Woolley Hardware Co., for hardware, . . .	20 40
James Harris, for plumbing, . . .	88 75
Southern New England Telephone Co., . . .	243 50
Childs & Childs, supplies, . . .	9 90

SEPTEMBER.

Forest City Packing Co., for supplies, . . .	7 31
George J. Loeffler, for supplies, . . .	189 35
E. Taylor & Sons, for lumber, . . .	24 71
The Bonner & Preston Co., for regilding dome,	2,267 75
The Bonner & Preston Co., for painting, . . .	936 83
Whittemore & Son, for brushes, . . .	36 00
	<hr/>
	\$28,241 21

Capitol Grounds.

For the year ending September 30, 1894.

Orders in favor of

Frederick Goebel, Jr., superintendent, for weekly pay-roll of employees, . . .	\$4,128 17
Edward Balfe, for turf,	27 55
Samuel Collins, for labor,	42 83
Hartford Electric Light Co.,	742 51
Louis Schmelz, for flower beds,	98 75
Chester Burnham, for sprinkling streets, . . .	75 00
Tracy & Robinson, for supplies,	2 25
Seth Belden & Son, recurbing on Capitol Avenue,	1,448 41
H. O. Adams, for repairing walks,	1,600 00
John S. Lane & Son, for re-surfacing drive- ways,	1,150 00

\$9,315 47

\$37,556 68

No. 6.

CONTINGENT EXPENSES.

For the year ending September 30, 1893.

Orders in favor of		
Connecticut State Firemen's Association,		
for annual appropriation, . . .	\$7,750 00	
Richard H. Clark, for pension, . . .	360 00	
George W. Lovejoy, for pension, . . .	360 00	
George L. Deming, for pension, . . .	240 00	
Mrs. Mary E. Shipman, for pension, . . .	96 00	
Putnam Memorial Camp Ground Com-		
mission, for care of grounds, . . .	589 00	
Horace Clift, for care of John Mason statue,	10 00	
Henry P. Cleveland, for care of Putnam		
statue,	12 00	
G. L. Wilson, constable, expenses special		
election,	9 00	
Presidential Electors, services, . . .	120 00	
Presidential Electors, expenses, . . .	38 20	
Presidential Electors, services of R. J.		
Dwyer as clerk,	75 00	
J. P. Harbison, Quartermaster-General, ex-		
pense of inaugural salute,	30 18	
George O. Miller, injuries received at Ni-		
antic, 1889,	125 00	
W. M. Hudson, Jr., injuries received at		
Niantic, 1892,	100 00	
Thomas J. Hughes, injuries received at		
Niantic,	2,000 00	
Thomas J. Hayes, injuries received at First		
Regiment Armory,	423 60	
E. B. Gillette, grant of General Assembly,	78 00	
Conrad Schneider, injuries received on		
State Normal School grounds, . . .	500 00	
Roger G. Beebe, grant of General Assembly,	28 50	
Ezra G. Bill, grant of General Assembly,	517 50	
Court Andrew Jackson, A. O. F., of New		
Haven,	500 00	
Wm. C. Case, services as attorney in con-		
tested elections of State officers, . . .	6,000 00	

Charles R. Ingersoll, services as attorney in contested elections of State officers, .	\$3,000 00
Tilton E. Doolittle, services as attorney in contested elections of State officers, .	1,000 00
Lynde Harrison, services as attorney in contested elections of State officers, .	2,500 00
Henry Stoddard, services as attorney in contested elections of State officers, .	6,000 00
Henry C. Robinson, services as attorney in contested elections of State officers, .	3,750 00
Henry C. Robinson, court and other ex- penses in contested election cases, .	7,998 82
Henry Stoddard, court and other expenses in contested election cases, .	7,998 82
R. L. Clarkson, services as sheriff, .	25 00
A. R. Goodrich, portraits of past-State Treasurers,	220 00
Caspar and Katrina Zeigler, grant of Gen- eral Assembly,	57 50
D. W. Northrop, services as auditor, .	230 00
B. P. Mead, services as auditor, . . .	230 00
Ætna Insurance Co., interest on Comp- troller's orders,	838 08
Ætna Insurance Co., interest on money loaned,	341 41
	<hr/>
	<u>\$54,151 61</u>

For the year ending September 30, 1894.

Orders in favor of	
Connecticut State Firemen's Association, annual appropriation,	\$9,000 00
Richard H. Clark, pension,	360 00
George W. Lovejoy, pension,	360 00
George L. Deming, pension,	240 00
Mrs. Mary E. Shipman, pension, . . .	96 00
Horace Clift, for care of John Mason statue, H. P. Cleveland, for care of Putnam monu- ment,	10 00
	35 00
Gettysburg Battle Field Memorial Associa- tion, tablet at Cemetery Ridge, . . .	200 00

John P. Harbison, Quartermaster-General, expenses of Governor and staff at ded- ication of Trenton monument, .	\$500 00	
Charles E. Wilson, services examining School Fund accounts, .	210 00	
Charles J. Cole, services as attorney in con- tested elections of State officers, .	2,750 00	
Trenton Battle Monument Association, .	2,500 00	
I. B. Bristol, services and expenses ex- amining School Fund loans and ac- counts,	159 00	
Charles F. Thayer, services and expenses examining School Fund loans and accounts,	726 82	
Connecticut Historical Society, annual ap- propriation,	1,000 00	
		<u>\$18,146 82</u>

No. 7.

STATE BOARD OF EDUCATION.

For the year ending September 30, 1893.

Orders in favor of

Charles D. Hine, secretary, salary, .	\$3,000 00	
Charles D. Hine, secretary, office expenses, .	7,526 12	
Charles D. Hine, secretary, teachers' meet- ings,	3,000 00	
Charles D. Hine, secretary, expenses of members of the Board,	79 53	
Charles D. Hine, secretary, traveling ex- penses,	711 87	
Charles D. Hine, secretary, services and expenses of special agents to enforce the factory law,	5,129 38	
A. J. Wright, clerk, salary,	1,800 00	
Giles Potter, agent, salary,	1,500 00	
Giles Potter, agent, traveling expenses, .	662 12	
		<u>\$23,409 02</u>

For the year ending September 30, 1894.

Orders in favor of

Charles D. Hine, secretary, salary,	\$3,499 93
Charles D. Hine, secretary, office expenses,	5,640 69
Charles D. Hine, secretary, teachers' meetings,	2,755 05
Charles D. Hine, secretary, expenses of members of the Board,	247 49
Charles D. Hine, secretary, traveling expenses,	574 71
Charles D. Hine, Secretary, for services and expenses of special agents to enforce the factory law,	6,866 57
Charles D. Hine, secretary, public libraries,	564 13
Charles D. Hine, secretary, expenses of Public Library committee,	500 00
A. J. Wright, clerk, salary,	1,800 00
Giles Potter, agent, salary,	1,500 00
Giles Potter, agent, traveling expenses,	664 33
Alice S. McQuaid, clerk, salary,	1,200 00
	<u>\$25,812 90</u>

No. 8.

STATE NORMAL SCHOOLS.

For the year ending September 30, 1893.

New Britain.

Orders in favor of

Charles D. Hine, secretary, for salaries and expenses of management,	\$36,786 40
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Willimantic.

Orders in favor of

Charles D. Hine, secretary, for salaries and expenses of management,	16,387 08
	<u>\$53,173 48</u>

For the year ending September 30, 1894.

New Britain.

Orders in favor of

Charles D. Hine, secretary, for salaries and expenses of management,	\$34,838 62
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Willimantic.

Orders in favor of
Charles D. Hine, secretary, for salaries and
expenses of management, . \$16,533 77

New Haven.

Orders in favor of
Charles D. Hine, secretary, for salaries and
expenses of management, . . 15,469 29
\$66,841 68

NORMAL SCHOOL BUILDINGS.

Willimantic.

Orders in favor of
Charles D. Hine, secretary, for building
appropriation, . . . \$51,333 83

New Haven.

Orders in favor of
Charles D. Hine, secretary, for building
appropriation, . . . 20,546 56
71,880 39
\$138,722 07

No. 9.

COMMON SCHOOLS.

For the year ending September 30, 1893.

Orders in favor of
Charles D. Hine, secretary, for school
libraries, . . . \$5,940 00

Evening Schools.

Orders in favor of
The School Visitors of—
Bridgeport, . . . \$96 43
Hartford, . . . 300 00
New Britain, . . . 103 50
New Haven, . . . 373 50
Thompson, . . . 100 14
Waterbury, . . . 462 00
1,435 57

**Appropriation for Schools.*

Orders in favor of	
The School Visitors of the several towns, .	\$266,524 21
	<u>\$273,899 78</u>

For the year ending September 30, 1894.

Orders in favor of	
Charles D. Hine, secretary, for school	
libraries,	\$6,185 00

Evening Schools.

Orders in favor of	
The School Visitors of	
Ansonia,	\$74 07
Bridgeport,	379 83
Danbury,	148 80
Greenwich,	48 00
Hartford,	555 00
Middletown,	116 04
New Britain,	285 00
New Haven,	1,242 00
New London,	78 00
Norwalk,	652 17
Norwich,	600 75
Stamford,	193 77
Vernon,	360 00
Wallingford,	267 84
Waterbury,	873 60
Windham,	147 00
	<u>6,021 87</u>

†Appropriation for Schools.

Orders in favor of	
The School Visitors of the several towns, .	254,185 50
	<u>\$266 392 37</u>

*The General Statutes, revision of 1888, Sec. 2228, page 486, provides that one dollar and fifty cents shall be paid from the Treasury of this State for every person between four and sixteen years of age. The total enumeration for January, 1893, as shown by returns made to this office by the School Visitors of the several towns, and published in the Annual Reports of the Commissioner of the School Fund and the Secretary of the State Board of Education, was 167,809, and the amount paid on this number, including a balance due sundry towns for the preceding year, was \$266,524.21.

†The General Statutes, revision of 1888, Sec. 2228, page 486, provides that one dollar and fifty cents shall be paid from the Treasury of this State for every person between four and sixteen years of age. The total enumeration for January, 1894, as shown by returns made to this office by the School Visitors of the several towns, and published in the Annual Reports of the Commissioner of the School Fund and the Secretary of the State Board of Education, was 169,457, and the amount paid on this number was \$254,185.50.

No. 10.

STATE LIBRARY.

For the year ending September 30, 1893.

Orders in favor of	
Charles J. Hoadly, librarian, for salary, .	\$1,800 00
Charles J. Hoadly, librarian, for books purchased,	520 68
Charles J. Hoadly, librarian, for expenses of the library,	273 36
Carl A. Wunder, salary as clerk,	185 00
Thomas C. Kennedy, salary as clerk,	60 00
	<hr/>
	\$2,839 04

For the year ending September 30, 1894.

Orders in favor of	
Charles J. Hoadly, librarian, for salary, . .	\$1,800 00
Charles J. Hoadly, librarian, for books purchased,	686 31
Charles J. Hoadly, librarian, for expenses of the library,	156 49
Thomas C. Kennedy, clerk, for salary,	290 00
	<hr/>
	\$2,932 80

No. 11.

STATE PRISON.

For the year ending September 30, 1893.

Orders in favor of	
Connecticut Prison Association, for annual appropriation,	\$3,050 00
Connecticut Prison Association, stationery,	78 10
Connecticut Prison Association, care of pauper,	42 45
S. E. Chamberlain, warden, for deficiency in earnings of the prison,	3,326 58
S. E. Chamberlain, warden, income from the Dorsey Fund,	100 00
F. D. Edgerton, M. D., examination of in- sane convicts,	25 00
C. B. Newton, for expenses as director,	36 17

R. T. Hewitt, for expenses as director, .	\$45 11
E. J. Murphy, for expenses as director, .	15 35
C. A. Elliott, for expenses as director, .	60 90
Francis Wayland, for expenses as director,	83 35
D. Ward Northrop, auditing prison ac- counts,	70 00
B. P. Mead, auditing prison accounts, .	40 00
D. Ward Northrop, auditing Connecticut Prison Association accounts,	20 00
B. P. Mead, auditing Connecticut Prison Association accounts,	10 00
G. F. Lincoln, auditing Connecticut Prison Association accounts,	10 00
G. F. Lincoln, auditing prison accounts, .	30 00
Thomas Turnbull, M. D., examination of insane convicts,	10 50
W. D. Morgan, M. D., examination of in- sane convicts,	10 50
E. E. Bradley, Adjutant-General, pay of temporary officers,	3,500 00
Simeon Hale, services as appraiser, .	50 00
E. G. Woodhouse, services as appraiser,	50 00
J. E. Root, M. D., examination of insane convicts,	10 00
H. G. Howe, M. D., examination of in- sane convicts,	10 00
George Haven, warden, deficiency in earn- ings of prison,	3,387 27
J. L. Woodbridge, warden, deficiency in earnings of prison,	7,371 31

\$21,442 59

BOARD OF PARDONS.

Orders in favor of

George P. McLean, clerk, salary, .	\$200 00
M. W. Seymour, member, expenses, .	15 00
Edward Harland, member, expenses, .	20 00
Francis Bacon, member, expenses, .	15 00
E. Carpenter, member, expenses, .	15 00
A. E. Burr, member, expenses, .	45 00

Miles B. Preston, sheriff, attendance, .	\$12 00	
R. B. Hetherton, deputy sheriff, attendance,	6 00	
		<hr/>
		\$328 00
		<hr/>
		\$21,770 59
		<hr/>

For the year ending September 30, 1894.

Orders in favor of		
Jabez L. Woodbridge, warden, for deficiency in earnings of the prison, .	\$44,031 55	
Jabez L. Woodbridge, warden, execution house,	3,000 00	
Jabez L. Woodbridge, warden, prison library,	141 50	
Jabez L. Woodbridge, warden, income from Dorsey Fund,	100 00	
C. B. Newton, for expenses as director, .	15 84	
N. M. Belden, for expenses as director, .	15 20	
C. F. Bollman, for expenses as director, .	75 19	
E. M. Chapin, for expenses as director, .	97 81	
F. A. Spencer, for expenses as director, .	30 28	
M. W. Lawton, for expenses as director, .	29 60	
J. E. Root, M. D., examination of insane convicts,	140 00	
H. G. Howe, M. D., examination of insane convicts,	140 00	
F. D. Edgerton, M. D., examination of insane convicts,	30 00	
F. B. Hallock, M. D., examination of insane convicts,	30 00	
W. N. Simmons, M. D., examination of insane convicts,	10 00	
E. G. Woodhouse, for services as appraiser, .	50 00	
Simeon Hale, for services as appraiser, .	50 00	
E. L. Wells, auditor of prison accounts, .	40 00	
O. Leach, auditor of prison accounts, .	40 00	
		<hr/>
		\$48,066 97

CONNECTICUT PRISON ASSOCIATION.

Orders in favor of		
Connecticut Prison Association, for annual appropriation,	\$3,000 00	
E. L. Wells, auditor of Connecticut Prison Association accounts,	10 00	
O. Leach, auditor of Connecticut Prison Association accounts,	10 00	
	<hr/>	\$3,020 00

BOARD OF PARDONS.

Orders in favor of		
George P. McLean, clerk, for salary,	\$200 00	
George P. McLean, clerk, for expenses,	19 63	
Elisha Carpenter, member, for expenses,	15 00	
Francis Bacon, member, for expenses,	10 00	
Edward Harland, member, for expenses,	10 00	
Morris W. Seymour, member, for expenses,	10 00	
Miles B. Preston, sheriff, for attendance,	12 00	
	<hr/>	\$276 63
		<hr/>
		\$51,363 60

No. 12.

CONNECTICUT SCHOOL FOR BOYS.

For the year ending September 30, 1893.

Orders in favor of		
C. L. Upham, treasurer, for board bills —		
October,	\$4,430 83	
November,	4,636 99	
December,	4,599 33	
January,	4,870 85	
February,	4,794 35	
March,	4,292 91	
April,	4,746 92	
May,	4,596 53	
June,	4,562 00	
July,	4,431 55	
S. J. Hall, treasurer, for board bills —		
August,	4,628 40	
September,	5,729 64	
	<hr/>	\$56,320 30

Orders in favor of—

J. L. Houston, trustee, for expenses,	.	\$959 00	
C. F. Sumner, trustee, for expenses,	.	30 00	
A. L. Bruce, trustee, for expenses,	.	81 12	
James Donovan, trustee, for expenses,	.	45 00	
Railroad School District of Meriden, for			
land purchased,	.	12,000 00	
D. Ward Northrop, auditor,	.	70 00	
George F. Lincoln, auditor,	.	40 00	
Benjamin P. Mead, auditor,	.	30 00	
			12,305 71
			<u>\$68,626 01</u>

For the year ending September 30, 1894.

Orders in favor of

S. J. Hall, treasurer, for board bills—

October,	.	.	.	\$5,758 73
November,	.	.	.	5,688 51
December,	.	.	.	5,558 94
January,	.	.	.	5,718 54
February,	.	.	.	5,801 72
March,	.	.	.	5,323 32
April,	.	.	.	5,943 21
May,	.	.	.	5,767 17
June,	.	.	.	6,167 71
July,	.	.	.	6,138 53

C. H. S. Davis, treasurer, for board bills—

August,	.	.	.	6,199 62
September,	.	.	.	6,282 67

\$70,348 67

Orders in favor of

Nathan D. Bates, trustee, for expenses,	.	\$23 25	
Samuel Thatcher, trustee, for expenses,	.	13 74	
John L. Houston, trustee, for expenses,	.	8 11	
James Donovan, trustee, for expenses,	.	78 55	
Herman Hoffman, trustee, for expenses,	.	27 20	
Charles F. Sumner, trustee, for expenses,	.	75 00	
Oscar Leach, for services as auditor,	.	70 00	
E. L. Wells, for services as auditor,	.	70 00	

365 85

\$70,714 52

No. 13.

CONNECTICUT INDUSTRIAL SCHOOL.

For the year ending September 30, 1893.

Orders in favor of

Charles F. Browning, treasurer, for board bills—

October,	\$3,081 49
November,	3,222 97
December,	3,101 15
January,	3,202 94
February,	3,220 61
March,	2,838 79
April,	3,182 90
May,	3,026 04
June,	3,053 63
July,	2,897 17
August,	3,041 06
September,	3,309 19

\$37,177 94

D. W. Northrop, auditor, for services, . \$30 00

George F. Lincoln, auditor, for services, . 30 00

Ætna Life Insurance Co, for interest on
money loaned, 358 43

418 43

\$37,596 37

For the year ending September 30, 1894.

Orders in favor of

Charles F. Browning, treasurer, for board bills—

October,	\$3,259 14
November,	3,284 32
December,	3,177 68
January,	3,266 75
February,	3,265 02
March,	3,019 29
April,	3,429 22
May,	3,313 59

C. E. Bacon, treasurer, for board bills—

June,	3,405 66
July,	3,293 87

August,	\$3,518 39	
September,	3,539 85	
	<hr/>	\$39,772 78
E. L. Wells, auditor,	\$60 00	
Oscar Leach, auditor,	60 00	
	<hr/>	120 00

Appropriation for Building.

Orders in favor of
Charles F. Browning, treasurer —

October,	\$3,635 00	
November,	6,365 00	
December,	2,500 00	
January,	2,500 00	
April,	3,000 00	
	<hr/>	\$18,000 00
		<hr/>
		\$57,892 78

No 14.

STATE PAUPERS.

For the year ending September 30, 1893.

Orders in favor of
Marvin H. Sanford, for supporting State paupers —

February,	\$1,696 32	
August,	2,098 24	
The selectmen of New Haven,	59 10	
“ “ Glastonbury,	242 25	
“ “ Old Lyme,	50 65	
“ “ New London,	35 00	
“ “ Middletown,	118 83	
“ “ Clinton,	58 48	
“ “ Norfolk,	27 00	
“ “ Torrington,	10 00	
“ “ Canterbury,	68 90	
“ “ Trumbull,	15 00	
“ “ Windham,	15 00	
“ “ Hebron,	53 00	
“ “ Berlin,	84 82	
	<hr/>	\$4,632 59

For the year ending September 30, 1894.

Orders in favor of

M. H. Sanford, for supporting State paupers —

December,	\$200 00
February,	2,151 41
July,	300 00
August,	1,528 75
The selectmen of Clinton,	36 71
“ “ Canaan,	29 29
“ “ Darien,	15 00
“ “ Huntington,	12 57
“ “ Lyme,	18 00
“ “ Manchester,	42 86
“ “ Milford,	701 35
“ “ New London,	182 56
“ “ New Milford,	25 00
“ “ Norwich,	10 50
“ “ Old Saybrook,	36 71
“ “ Orange,	58 50
“ “ Plymouth,	74 50
“ “ Redding,	93 00
“ “ Thompson,	132 89
“ “ Thomaston,	39 33
“ “ Winchester,	465 27
	<hr/>
	\$6,154 20

No. 15.

HUMANE INSTITUTIONS.

For the year ending September 30, 1893.*American Asylum for the Deaf and Dumb.*

Orders for board bills—

March,	\$4,987 50
July,	4,900 00
	<hr/>
	\$9,887 50

Perkins Institution for the Blind.

Orders for board bills—

October,	\$5,760 00
September,	7,600 00
	<hr/>
	13,360 00

Connecticut School for Imbeciles.

Orders for board bills—

October,	.	.	.	.	\$3,239 05	
January,	.	.	.	.	3,464 08	
April,	.	.	.	.	3,608 56	
July,	.	.	.	.	3,670 69	
					<hr/>	\$13,982 38

General Hospital Society.

Orders for annual appropriation—

October,	.	.	.	.	\$1,250 00	
January,	.	.	.	.	1,250 00	
April,	.	.	.	.	1,250 00	
July,	.	.	.	.	1,250 00	
					<hr/>	5,000 00

Hartford Hospital.

Orders for annual appropriation—

October,	.	.	.	.	\$1,250 00	
January,	.	.	.	.	1,250 00	
April,	.	.	.	.	1,250 00	
July,	.	.	.	.	1,250 00	
					<hr/>	5,000 00

Bridgeport Hospital.

Orders for annual appropriation—

October,	.	.	.	.	\$1,250 00	
January,	.	.	.	.	1,250 00	
April,	.	.	.	.	1,250 00	
July,	.	.	.	.	1,250 00	
					<hr/>	5,000 00

Grace Hospital Society.

Order for annual appropriation—

July,		3,750 00
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Waterbury Hospital.

Order for appropriation for building,	.					25,000 00
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Meriden Hospital.

Order for appropriation for building—

August,		12,500 00
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Danbury Hospital.

Orders for annual appropriation —

August,	\$6,000 00	
September,	2,250 00	
		<hr/>
		\$8,250 00

Connecticut Humane Society.

Order for annual appropriation —

July,	2,000 00
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Connecticut Hospital for the Insane.

Orders in favor of

M. B. Copeland, Treasurer, for board bills —

October,	\$6,203 15	
October,	6,443 03	
November,	6,421 58	
December,	6,182 81	
January,	6,326 32	
February,	6,357 62	
March,	5,769 91	
April,	6,478 39	
May,	5,295 46	
June,	5,448 51	
July,	5,269 32	
August,	5,486 60	
September,	5,535 97	
		<hr/>
		77,218 67

Orders in favor of —

E. S. Cleveland, trustee, for expenses,	\$47 61	
Costello Lippett, trustee, for expenses,	91 60	
W. B. Foster, trustee, for expenses,	24 20	
A. E. May, trustee, for expenses,	51 25	
George H. Nichols, trustee, for expenses,	54 00	
D. Ward Northrop, auditor, for services,	70 00	
George F. Lincoln, auditor, for services,	70 00	
		<hr/>
		408 66
		<hr/>
		\$77,627 33
		<hr/>

Retreat for the Insane.

Orders for board bills —

October,	\$772 85	
February,	411 13	
April,	442 28	
July,	477 72	
	<hr/>	\$2,103 98

Vermont Asylum for Insane.

Orders for board bills —

November,	\$47 14	
January,	26 00	
April,	26 00	
July,	26 00	
	<hr/>	125 14

New Hampshire Asylum for Insane.

Orders for board bills —

October,	\$184 03	
January,	184 03	
April,	179 97	
July,	182 00	
	<hr/>	730 03

Danvers Hospital for Insane.

Orders for board bills —

January,	\$26 28	
February,	26 28	
April,	25 71	
July,	10 00	
	<hr/>	88 27

Butler Hospital for Insane.

Orders for board bills —

October,	\$26 29	
January,	26 29	
April,	25 71	
July,	26 00	
	<hr/>	104 29

Cromwell Hall.

Order for board bill —

November,	\$20 00
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 \$20 00
Connecticut School for Imbeciles.

Orders for board of insane beneficiaries —

October,	\$26 00
--------------------	---------

January,	26 00
--------------------	-------

April,	26 00
------------------	-------

July,	26 00
-----------------	-------

 \$104 00
Whipple's Home School for Deaf Mutes.

Orders for board bills —

March,	\$2,625 00
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September,	2,712 50
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 \$5,337 50
Homes for Dependent and Neglected Children.

HARTFORD COUNTY.

Orders in favor of

The County Commissioners —

October,	\$1,725 89
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January,	1,721 37
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April,	1,705 72
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July,	1,643 12
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 \$6,796 10

NEW HAVEN COUNTY.

Orders in favor of

The County Commissioners —

November,	\$989 55
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January,	954 69
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March,	855 28
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April,	382 95
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May,	391 41
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June,	422 98
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July,	430 79
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August,	435 29
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September,	413 80
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 \$5,276 74

NEW LONDON COUNTY.

Orders in favor of
The County Commissioners —

October,	\$570 05
January,	516 35
April,	549 37
July,	611 16
	<hr/>

\$2,246 93

FAIRFIELD COUNTY.

Orders in favor of
The County Commissioners —

October,	\$1,083 96
January,	1,226 25
April,	1,250 02
July,	1,270 55
	<hr/>

\$4,830 78

WINDHAM COUNTY.

Orders in favor of
The County Commissioners —

October,	\$503 49
January,	442 06
April,	492 49
September,	443 72
	<hr/>

\$1,881 76

LITCHFIELD COUNTY.

Orders in favor of
The County Commissioners —

October,	\$449 27
January,	449 90
May,	427 59
January,	518 58
	<hr/>

\$1,845 34

MIDDLESEX COUNTY.

Orders in favor of
The County Commissioners —

October,	\$886 08
January,	775 54
April,	789 28
July,	810 51
	<hr/>

\$3,261 41

TOLLAND COUNTY.

Orders in favor of
The County Commissioners —

October,	.	.	.	.	\$617 10	
January,	.	.	.	.	547 26	
April,	.	.	.	.	681 11	
August,	.	.	.	.	654 01	
					<hr/>	\$2,499 48
						<hr/>
						\$28,638 54
						<hr/>
						\$218,608 96
						<hr/>

For the year ending September 30, 1894.

BOARD OF EDUCATION OF THE BLIND.

Perkins Institution for the Blind.

Orders for board bills —

January,	.	.	.	.	\$3,020 00	
April,	.	.	.	.	3,166 67	
July,	.	.	.	.	3,214 27	
					<hr/>	\$9,400 94

Connecticut Institute and Industrial School for the Blind.

Orders for board bills —

January,	.	.	.	.	\$642 68	
April,	.	.	.	.	1,764 45	
July,	.	.	.	.	2,541 20	
					<hr/>	\$4,948 33

Expenses of the Board.

Orders in favor of

F. E. Cleveland, for salary as secretary, . \$2,050 00
JANUARY.

Henry Ensign, for clothing,	.	.	.	.	49 95
Brown, Thomson & Co., for clothing,	.	.	.	.	21 70
Jones, Keane & Co., for clothing,	.	.	.	.	15 12
George C. Bell, for clothing,	.	.	.	.	20 75
D. E. Strong, for clothing,	.	.	.	.	2 48
H. Geeley, for clothing,	.	.	.	.	13 00
Willis & Wilson, for clothing,	.	.	.	.	1 90
E. L. Parker, for clothing,	.	.	.	.	3 75

Mrs. E W. Foster, for transportation ex-

penses, \$14 42

APRIL.

Brown, Thomson & Co., for clothing, 21 02

Henry Ensign, for clothing, 1 50

D. E. Strong, for clothing, 2 75

Harvey & Lewis, for spectacles, 5 00

Fenn Bros., for supplies, 19 75

H. Geeley, for clothing, 17 25

W. S. Waterbury, for clothing, 38 93

R. G. Bacon, for expenses, 10 25

JULY.

The Case, Lockwood & Brainard Co., 5 25

Charles M. Gaines, 47 59

Plimpton Manufacturing Co., 16 25

Belknap & Warfield, 10 55

Henry Ensign, for clothing, 66 38

D. E. Strong, for clothing, 26 64

Brown, Thomson & Co., for clothing, 39 76

Isabelle Greeley, expenses, 11 81

Harvey & Lewis, 1 75

F. Brewer & Co., 10 78

Charles B. Andrews, expenses as member

of the board, 11 46

Emily W. Foster, for expenses, 103 49

F. E. Cleveland, secretary, for expenses, 66 54

\$2,727 77

\$17,077 04

American Asylum for the Deaf and Dumb.

Orders for board bills —

October, \$218 76

March, 5,293 75

July, 5,075 00

\$10,587 51

Connecticut School for Imbeciles.

Orders for board bills —

October, \$3,454 55

January, 3,561 21

April, 3,594 46

July, 3,680 80

\$14,291 02

Appropriation for building —

May,	.	.	.	.	\$2,000 00	
June,	.	.	.	.	2,000 00	
					<hr/>	\$4,000 00

General Hospital Society.

Orders for annual appropriation —

October,	.	.	.	.	\$1,250 00	
January,	.	.	.	.	1,250 00	
April,	.	.	.	.	1,250 00	
July,	.	.	.	.	1,250 00	
					<hr/>	\$5,000 00

Hartford Hospital.

Orders for annual appropriation —

October,	.	.	.	.	\$1,250 00	
January,	.	.	.	.	1,250 00	
April,	.	.	.	.	1,250 00	
July,	.	.	.	.	1,250 00	
					<hr/>	\$5,000 00

Bridgeport Hospital.

Orders for annual appropriation —

October,	.	.	.	.	\$1,250 00	
January,	.	.	.	.	1,250 00	
April,	.	.	.	.	1,250 00	
July,	.	.	.	.	1,250 00	
					<hr/>	\$5,000 00

Grace Hospital Society.

Orders for annual appropriation —

January,	.	.	.	.	\$1,250 00	
April,	.	.	.	.	1,250 00	
July,	.	.	.	.	1,250 00	
					<hr/>	\$3,750 00

Meriden Hospital.

Order for appropriation for building —

January,	\$12,500 00	
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Orders for annual appropriation —

January,	3,000 00	
July,	750 00	
					<hr/>	\$16,250 00

Danbury Hospital.

Orders for annual appropriation —

December,	\$750 00	
January,	750 00	
April,	750 00	
July,	750 00	
	<hr/>	\$3,000 00

New Britain Hospital.

Order for appropriation for building —

September,	\$7,000 00
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Connecticut Humane Society.

Order for annual appropriation —

July,	\$2,000 00
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Connecticut Hospital for the Insane.

Orders in favor of

M. B. Copeland, treasurer, for board bills —

October,	\$5,351 56	
December,	10,956 30	
January,	5,608 94	
February,	5,757 05	
March,	5,208 76	
April,	5,777 66	
May,	5,649 98	
June,	5,862 72	
July,	5,720 07	
August,	5,904 27	
September,	5,887 31	
	<hr/>	\$67,684 62

Orders in favor of

A. E. May, trustee, for expenses,	\$65 00	
Andrew C. Smith, trustee, for expenses,	69 00	
W. B. Foster, trustee, for expenses,	25 70	
Costello Lippett, trustee, for expenses,	53 70	
George H. Nichols, trustee, for expenses,	36 00	
William D. Morgan, trustee, for expenses,	14 20	
Oscar Leach, auditor,	90 00	
E. L. Wells, auditor,	90 00	
	<hr/>	\$443 60

Retreat for the Insane.

Orders for board bills —

October,	.	.	.	.	\$582 00	
January,	.	.	.	.	594 29	
April,	.	.	.	.	601 29	
July,	635 46	
<hr/>						\$2,413 04

Vermont Asylum for Insane.

Order for board bill —

October,	\$26 00
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Whipple's Home School for Deaf Mutes

Orders for board bills —

March,	\$2,606 86	
September,	2,823 98	
<hr/>						\$5,430 84

New Hampshire Asylum for Insane.

Orders for board bills —

October,	.	.	.	.	\$184 03	
January,	.	.	.	.	184 03	
April,	.	.	.	.	179 97	
July,	.	.	.	.	182 00	
<hr/>						\$730 03

Butler Hospital for Insane.

Orders for board bills —

October,	.	.	.	.	\$26 29	
January,	.	.	.	.	26 29	
April,	.	.	.	.	25 71	
July,	.	.	.	.	26 00	
<hr/>						\$104 29

Connecticut School for Imbeciles.

Orders for board of insane beneficiaries —

October,	.	.	.	.	\$26 00	
January,	.	.	.	.	26 00	
April,	.	.	.	.	26 00	
July,	.	.	.	.	26 00	
<hr/>						\$104 00

Homes for Dependent and Neglected Children.

HARTFORD COUNTY.

Orders in favor of
The County Commissioners —

October,	\$1,787 16
January,	2,065 03
April,	1,956 52
July,	1,885 36

\$7,694 07

NEW HAVEN COUNTY.

Orders in favor of
The County Commissioners —

October,	\$483 08
November,	516 73
December,	528 18
January,	673 35
February,	669 34
March,	661 68
April,	827 29
May,	800 48
June,	813 67
July,	786 55
August,	959 71
September,	994 87

\$8,714 93

NEW LONDON COUNTY.

Orders in favor of
The County Commissioners —

November,	\$536 31
January,	676 91
May,	832 47
July,	809 13

\$2,854 82

FAIRFIELD COUNTY.

Orders in favor of
The County Commissioners —

December,	\$1,460 97
February,	1,735 68
June,	2,004 85
August,	2,027 71

\$7,229 21

WINDHAM COUNTY.

Orders in favor of
The County Commissioners —

October,	.	.	.	.	\$604 08	
January,	.	.	.	.	830 09	
April,	.	.	.	.	962 71	
July,	.	.	.	.	956 57	
					<hr/>	\$3,353 45

LITCHFIELD COUNTY.

Orders in favor of
The County Commissioners —

October,	.	.	.	.	\$592 40	
January,	.	.	.	.	759 27	
April,	.	.	.	.	916 24	
July,	.	.	.	.	897 43	
					<hr/>	\$3,165 34

MIDDLESEX COUNTY.

Orders in favor of
The County Commissioners —

October,	.	.	.	.	\$875 23	
January,	.	.	.	.	1,072 60	
April,	.	.	.	.	1,124 64	
July,	.	.	.	.	877 41	
					<hr/>	\$3,949 88

TOLLAND COUNTY.

Orders in favor of
The County Commissioners —

October,	.	.	.	.	\$683 83	
February,	.	.	.	.	808 17	
May,	.	.	.	.	947 07	
July,	.	.	.	.	774 31	
					<hr/>	\$3,213 38
						<hr/>
						\$40,175 08
						<hr/>
						\$210,067 07
						<hr/>

No. 16.

SICK AND WOUNDED SOLDIERS.

For the year ending September 30, 1893.

Fitch's Home for Soldiers.

Orders in favor of

L. A. Dickinson, treasurer of the Soldiers'
Hospital Board, for expenses of man-
agement —

November,	\$10,000 00	
January,	10,000 00	
April,	10,000 00	
June,	10,000 00	
July,	10,000 00	
	<hr/>	\$50,000 00
August, for the purchase of land,		1,200 00
		<hr/>
		<u>\$51,200 00</u>

For the year ending September 30, 1894.

Orders in favor of

L. A. Dickinson, treasurer of the Soldiers'
Hospital Board, for expenses of man-
agement —

October,	\$10,000 00	
November,	10,000 00	
December,	10,000 00	
February,	10,000 00	
April,	10,000 00	
June,	10,000 00	
August,	10,000 00	
	<hr/>	\$70,000 00

Appropriation for Building.

Order in favor of—

L. A. Dickinson, treasurer,	\$10,000 00
	<hr/>
	<u>\$80,000 00</u>

No. 17.

DECEASED SOLDIERS.

For the year ending September 30, 1893.

Orders in favor of the selectmen of the
following towns for burial of soldiers —

Ansonia, .	\$70 00	Manchester, .	\$35 00
Bethlehem, .	35 00	Naugatuck, .	35 00
Bridgeport, .	35 00	New Haven, .	1,050 00
Bristol, .	105 00	New London, .	350 00
Canton, .	35 00	Norwich, .	245 00
Canaan, .	35 00	North Branford, .	35 00
Chatham, .	35 00	North Canaan, .	69 50
Canterbury, .	35 00	No. Stonington, .	70 00
Clinton, .	35 00	New Canaan, .	35 00
Coventry, .	35 00	New Milford, .	35 00
Colchester, .	70 00	New Britain, .	105 00
Danbury, .	105 00	Plymouth, .	35 00
Darien, .	805 00	Portland, .	70 00
Derby, .	70 00	Putnam, .	35 00
East Granby, .	35 00	Stafford, .	70 00
East Lyme, .	35 00	Scotland, .	35 00
Farmington, .	35 00	Stamford, .	140 00
Glastonbury, .	35 00	Stonington, .	70 00
Groton, .	35 00	Southington, .	35 00
Griswold, .	35 00	Torrington, .	70 00
Hartford, .	595 00	Trumbull, .	35 00
Hebron, .	35 00	Waterbury, .	280 00
Ledyard, .	35 00	Westport, .	35 00
Meriden, .	175 00	Windham, .	105 00
Morris, .	34 80	Windsor, .	35 00
Middletown, .	210 00	Woodbury, .	70 00
Admiral Foote Post, G. A. R., of New Haven,			420 00

\$6,404 30

2,280 00

S. Maslen, for headstones,
Evergreen Cemetery Association, for care
of soldier's lot,

10 00

\$8,694 30

For the year ending September 30, 1894.

Orders in favor of the selectmen of the
following towns for burial of soldiers —

Hartford, . . . \$525 00	Waterford, . . . \$35 00	
Berlin, . . . 70 00	Barkhamsted, . . . 31 00	
Bristol, . . . 35 00	New Hartford, . . . 35 00	
Burlington, . . . 35 00	Plymouth, . . . 35 00	
Canton, . . . 70 00	Winchester, . . . 70 00	
East Granby, . . . 35 00	Woodbury, . . . 35 00	
Enfield, . . . 70 00	Killingly, . . . 105 00	
Farmington, . . . 35 00	Windham, . . . 28 00	
Southington, . . . 35 00	Bridgeport, . . . 350 00	
Suffield, . . . 35 00	Brookfield, . . . 70 00	
Wethersfield, . . . 70 00	Darien, . . . 875 00	
Windsor Locks, . . . 35 00	Danbury, . . . 175 00	
New Haven, . . . 1,015 00	Huntington, . . . 140 00	
Derby, . . . 105 00	New Fairfield, . . . 35 00	
East Haven, . . . 35 00	Newtown, . . . 35 00	
Hamden, . . . 35 00	Norwalk, . . . 105 00	
Meriden, . . . 35 00	Redding, . . . 70 00	
North Branford, . . . 35 00	Sherman, . . . 35 00	
Wallingford, . . . 140 00	Stamford, . . . 35 00	
Waterbury, . . . 175 00	Stratford, . . . 35 00	
Ansonia, . . . 35 00	Trumbull, . . . 70 00	
New London, . . . 280 00	Westport, . . . 35 00	
Norwich, . . . 105 00	Middletown, . . . 140 00	
Colchester, . . . 105 00	Clinton, . . . 35 00	
Montville, . . . 70 00	Old Saybrook, . . . 35 00	
Sprague, . . . 35 00	Somers, . . . 35 00	
Stonington, . . . 35 00		\$5,974 00
S. Maslen, for headstones,		3,285 00
Evergreen Cemetery Association, for care of soldier's lot,		10 00
James E. Moore Post; No. 18, G. A. R.,		1,065 00
		<u>\$10,334 00</u>

No. 18.

AGRICULTURAL AFFAIRS.

For the year ending September 30, 1893.

Orders in favor of	
John S. Kirkham, treasurer State Board of Agriculture, for annual appropriation,	\$3,500 00
William H. Brewer, treasurer State Agricultural Experiment Station, for annual appropriation,	8,000 00
Henry C. Miles, treasurer Storrs Agricultural School,	17,154 15
Henry C. Miles, treasurer Storrs Agricultural School, for appropriation for artesian well,	10,801 18
State Experiment Station, for experiments in care and culture of tobacco,	300 00
E. H. Hyde, for services and expenses as commissioner on diseases of domestic animals,	485 00
John S. Kirkham, treasurer State Board of Agriculture, for exhibition of working oxen at the World's Fair at Chicago,	600 00
D. Ward Northrop, for services as auditor of the Storrs Agricultural School,	10 00
D. Ward Northrop, for services as auditor of State Experiment Station,	10 00
George F. Lincoln, for services as auditor of the State Agricultural School,	10 00
George F. Lincoln, for services as auditor of the State Experiment Station,	10 00
William G. French, for services and expenses as commissioner on diseases of domestic animals,	25 00
	<hr/>
	\$40,905 33

State Aid to Agricultural Societies.

Orders in favor of	
State Agricultural Society,	\$2,500 00
Bristol Park Agricultural Society,	246 71
Berlin Agricultural Society,	119 62
New Milford Agricultural Society,	138 96

Winsted Agricultural Society, . . .	\$153 03
Willimantic Fair Association, . . .	225 06
New London County Agricultural Society, . . .	289 04
Hartford County Horticultural Society, . . .	135 48
Tolland County Agricultural Society, . . .	170 63
Stafford Springs Agricultural Society, . . .	256 89
Danbury Agricultural Society, . . .	863 68
Simsbury Agricultural Society, . . .	121 76
Windham County Agricultural Society, . . .	242 45
Union of Somers Agricultural Society, . . .	119 62
Farmington Valley Agricultural Society, . . .	136 72
Guilford Agricultural Society, . . .	128 62
Wolcott Agricultural Society, . . .	152 26
Woodstock Agricultural Society, . . .	285 56
Harwinton Agricultural Society, . . .	121 40
East Granby Agricultural Society, . . .	108 00
Windsor Agricultural Society, . . .	121 45
Watertown Agricultural Society, . . .	227 76
Chester Agricultural Society, . . .	108 18
Union of Monroe Agricultural Society, . . .	156 53
Clinton Agricultural Society, . . .	110 78
Connecticut Dairymen's Association, . . .	100 00
Jersey Cattle Breeder's Association, . . .	123 43

\$7,463 62

Compensation for Cattle killed by order of Commissioners.

Orders in favor of

J. H. Moulton,	\$12 50
W. A. Stocking,	15 00
J. R. Doan,	25 00
L. A. Osborne,	12 00

\$64 50

Bounty for Tree Planting.

Orders in favor of

J. B. Merwin,	\$10 00
G. S. Benham,	3 30
Charles Bloss,	3 00
C. L. Spooner,	7 00
George Woodruff,	14 90
M. C. Dean,	32 00

D. T. Goodwin,	\$8 00
M. P. Maynard,	2 50
Samuel L. Main,	12 20

 \$92 90

Connecticut Dairymen's Association.

Orders in favor of

W. I. Bartholomew, treasurer, for expenses of the Association,	\$500 00
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Dairy Commissioner.

Orders in favor of

G. D. Winslow, Commissioner, for salary, \$1,500 00	
G. D. Winslow, Commissioner, for ex- penses,	852 99
G. D. Winslow, Commissioner, for clerical work on report,	120 00
G. D. Winslow, Commissioner, for signs, .	447 25
R. O. Eaton, deputy, salary,	833 26
R. O. Eaton, deputy, expenses,	799 14
	<hr/>
	\$4,552 64
	<hr/>
	\$53,578 99
	<hr/>

For the year ending September 30, 1894.

Orders in favor of

John S. Kirkham, treasurer State Board of Agriculture, for annual appropriation, \$3,500 00	
William H. Brewer, treasurer State Agri- cultural Experiment Station, for annual appropriation,	8,000 00
Henry C. Miles, treasurer Storrs Agricul- tural School, for annual appropriation, 20,000 00	
E. H. Hyde, for services as cattle commis- sioner,	695 00
E. S. Hough, for services as cattle com- missioner,	40 00
State Agricultural Experiment Station, for experiments in care and culture of to- bacco,	200 00
Oscar Leach, auditor,	20 00
E. L. Wells, auditor,	20 00
	<hr/>
	\$32,475 00

State Aid to Agricultural Societies.

Orders in favor of

State Agricultural Society,	\$2,500 00
New London County Agricultural Society,	293 94
Windham County Agricultural Society,	221 96
Tolland County Agricultural Society,	188 09
Berlin Agricultural Society,	118 84
Branford Agricultural Society,	108 94
Bristol Park Company Agricultural Society,	185 94
Chester Agricultural Society,	107 64
Clinton Agricultural Society,	102 72
Danbury Agricultural Society,	775 42
East Granby Agricultural Society,	113 55
Farmington Valley Agricultural Society,	138 84
Guilford Agricultural Society,	128 54
Harwinton Agricultural Society,	122 43
Madison Agricultural Society,	114 91
New Milford Agricultural Society,	129 46
Simsbury Agricultural Society,	122 35
Stafford Springs Agricultural Society,	247 59
Suffield Agricultural Society,	139 26
Union (Monroe, etc.) Agricultural Society,	162 19
Union (Somers, etc.) Agricultural Society,	119 13
Watertown Agricultural Society,	227 46
Willimantic Fair Association,	212 28
Windsor Agricultural Society,	117 13
Winsted Agricultural Society,	136 83
Woodstock Agricultural Society,	240 16
Wolcott Agricultural Society,	156 84
Hartford County Horticultural Society,	169 27
Connecticut Dairymen's Association,	111 70
Jersey Cattle Breeder's Association,	121 84
	<hr/>
	\$7,635 25

Compensation for Cattle killed by order of Commissioners.

Orders in favor of

George Kuntze,	\$8 00
O. E. Phillips,	62 50
	<hr/>
	\$70 50

Bounty for Tree Planting.

Orders in favor of

A C McMathewson,	.	.	.	\$18 00
M. P. Maynard,	.	.	.	2 50
Charles Bloss,	.	.	.	3 00
C. L. Spooner,	.	.	.	7 00
I. A. Chamberlain,	.	.	.	3 40
M C Dean,	.	.	.	16 00
D. T. Goodwin,	.	.	.	8 00

 \$57 90
State Aid to Associations.

Orders in favor of

Connecticut State Poultry Association,	..	\$500 00
Connecticut Sheep Breeders' Association,	-	35 85
Connecticut Dairymen's Association,	.	1,000 00

 \$1,535 85
Commissioner on Peach Yellows.

Orders in favor of

Josiah M. Hubbard, commissioner, services and expenses,	.	.	.	\$713 21
J. Norris Barnes, deputy, services and expenses,	.	.	.	85 87
E. C. Warner, deputy, services and expenses,	.	.	.	107 00
Dennis Fenn, deputy, services and expenses,	.	.	.	116 75
E J. Hempstead, deputy, services and expenses,	.	.	.	111 38
R. A. Moore, deputy, services and expenses,	.	.	.	309 69
G. S. Butler, deputy, services and expenses,	.	.	.	36 26
George C. Comstock, deputy, services and expenses,	.	.	.	316 04
Ard Welton, deputy, services and expenses,	.	.	.	203 20
G. G. Tillinghast, deputy, services and expenses,	.	.	.	153 00
A. C. Sternberg, deputy, services and expenses,	.	.	.	325 75
E. C. May, deputy, services and expenses,	.	.	.	271 35

 \$2,749 50

Dairy Commissioner.

Orders in favor of		
Gideon D. Winslow, commissioner, salary,	\$900 00	
Gideon D. Winslow, commissioner, ex-		
penses,	926 47	
R. O. Eaton, deputy, salary,	800 00	
R. O. Eaton, deputy, expenses,	653 63	
C. S. Burlingame, commissioner, salary,	600 00	
C. S. Burlingame, commissioner, expenses,	209 04	
E. P. Bates, deputy, salary,	400 00	
E. P. Bates, deputy, expenses,	180 00	
		\$4,669 14
		\$49,193 14

No 19.

NATIONAL GUARD.

For the year ending September 30, 1893.

Salaries.

Orders in favor of		
Andrew H. Embler, Adjutant-General,	\$413 10	
William B. Rudd, Quartermaster-General,	413 10	
Wallace T. Fenn, Paymaster-General,	206 56	
Henry Hungerford, Surgeon-General,	255 40	
Edward E. Bradley, Adjutant-General,	789 30	
John P. Harbison, Quartermaster-General,	789 30	
Henry A. Bishop, Paymaster-General,	300 00	
William H. Tubbs, Assistant Adjutant-		
General,	619 72	
Henry C. Morgan, Assistant Quarter-		
master-General,	619 72	
John G. Healey, Assistant Adjutant-Gen-		
eral,	1,188 08	
James T. Sherman's Estate, Assistant Quar-		
termaster-General,	150 00	
Everett L. Morse, Assistant Quartermaster-		
General,	975 00	
Theron C. Swan, assistant clerk Adjutant-		
General,	1,400 00	
Walter Pearce, assistant clerk Adjutant-		
General,	1,400 00	
		\$9,519 28

Sundry Accounts.

Orders in favor of		
Wallace T. Fenn, Paymaster-General, for		
expenses,	\$12 50	
Henry A. Bishop, Paymaster-General, for		
expenses,	20 60	
D. Ward Northrop, auditor,	90 00	
Benjamin P. Mead, auditor,	30 00	
George F. Lincoln, auditor,	60 00	
	<hr/>	\$213 10

Advances to the Adjutant-General.

Orders in favor of		
Andrew H. Embler, Adjutant-General—		
December,	\$500 00	
Edward E. Bradley, Adjutant-General—		
January,	1,500 00	
July,	1,500 00	
	<hr/>	\$3,500 00

Advances to the Quartermaster-General.

Orders in favor of		
William B. Rudd, Quartermaster-General—		
November,	\$15,000 00	
December,	3,500 00	
John P. Harbison, Quartermaster-General—		
January,	5,000 00	
March,	10,000 00	
April,	2,000 00	
June,	10,000 00	
August,	10,000 00	
September,	10,000 00	
	<hr/>	\$65,500 00

Advances to the Paymaster-General.

Orders in favor of		
Henry A. Bishop, Paymaster-General—		
January,	\$6,000 00	
June,	2,000 00	
September,	40,000 00	
	<hr/>	\$48,000 00

Advances to the Commissary-General.

Orders in favor of
William Jamieson, Commissary-General—

August,	\$7,000 00	
	1,000 00	
	<hr/>	\$8,000 00
		<hr/>
		\$134,732 38
		<hr/>

For the year ending September 30, 1894.*Salaries.*

Orders in favor of		
Edward E. Bradley, Adjutant-General, .	\$1,200 00	
John P. Harbison, Quartermaster-General, .	1,200 00	
Henry A. Bishop, Paymaster-General, .	600 00	
Patrick Cassidy, Surgeon-General, .	500 00	
John G. Healy, Assistant Adjutant-General, .	1,800 00	
Everett L. Morse, Assistant Quartermaster-General,	1,800 00	
Theron C. Swan, assistant clerk Adjutant-General,	1,399 92	
Walter Pearce, assistant clerk Adjutant-General,	1,400 00	
	<hr/>	\$9,899 92

Sundry Accounts.

Orders in favor of		
Henry A. Bishop, Paymaster-General, expenses,	\$10 16	
Patrick Cassidy, Surgeon-General, expenses,	47 50	
E. L. Wells, auditor,	80 00	
Oscar Leach, auditor,	80 00	
	<hr/>	\$217 66

Advances to the Adjutant-General.

Orders in favor of
Edward E. Bradley, Adjutant-General—

February,	\$1,500 00	
June,	1,500 00	
	<hr/>	\$3,000 00

Advances to the Quartermaster-General.

Orders in favor of
John P. Harbison, Quartermaster-General—

October,	\$15,000 00	
February,	10,000 00	
April,	10,000 00	
June,	10,000 00	
August,	20,000 00	
September,	10,000 00	
	<hr/>	\$75,000 00

Advances to the Paymaster-General.

Orders in favor of
Henry A. Bishop, Paymaster-General—

June,	\$10,000 00	
August,	55,000 00	
	<hr/>	\$65,000 00

Advances to the Commissary-General.

Orders in favor of
William Jamieson, Commissary-General—

August,	\$9,000 00
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Advances to Commissioners on State Armories, etc.

Orders in favor of
John P. Harbison, Quartermaster General—

For purchase of land for Hartford Armory,	\$4,500 00	
For purchase of land for New Haven Armory,	7,350 00	
For purchase of land for Niantic Camp,	1,800 00	
For certificate of title of land in New Haven,	5 50	
	<hr/>	\$13,655 50
		<hr/>
		\$175,773 08

No. 20.

GOVERNOR'S GUARD.

For the year ending September 30, 1893.

Orders in favor of
First Company Governor's Foot Guard,
Major E. Henry Hyde, Jr., command-
ing—

Escort duty at Chicago, pay-roll, . . .	\$2,298 14
Escort duty at Chicago, transportation, . . .	4,623 57
Inaugural parade pay-roll, . . .	332 07
Spring field day pay-roll, . . .	249 20
Armory rent, . . .	1,000 00
Equipments, . . .	4 75
Care of arms, . . .	112 00
Annual allowance of commander, . . .	50 00

 \$8,669 73

Orders in favor of
Second Company Governor's Foot Guard,
Captain Joseph J. Wooster command-
ing—

Fall field day pay-roll, . . .	\$87 80
Inaugural parade pay-roll, . . .	229 20
Spring field day pay-roll, . . .	87 80
Annual allowance of commander, . . .	100 00
Ammunition, . . .	20 75

 \$525 55

Orders in favor of
First Company Governor's Horse Guard,
Major William G. Hubbard command-
ing—

Fall field day pay-roll, . . .	\$324 90
Inaugural parade pay-roll, . . .	398 30
Spring field day pay-roll, . . .	283 80
Orderly detail at Chicago, . . .	32 20
Armory rent, . . .	600 00
Care of arms, . . .	138 00
Annual allowance of commander, . . .	50 81
Ammunition, . . .	20 35

 \$1,848 36

Orders in favor of
 Second Company Governor's Horse Guard,
 Major Dennis A. Blakeslee command-
 ing—

Pay of camp detail, 1892, . . .	\$172 00	
Fall field day pay-roll, . . .	310 43	
Inaugural parade pay-roll, . . .	324 13	
Inaugural parade, transportation, . . .	164 80	
Spring field day pay-roll, . . .	328 70	
Uniforms,	716 75	
		<hr/>
		\$2,016 81
		<hr/>
		\$13,060 45
		<hr/>

For the year ending September 30, 1894.

Orders in favor of
 First Company Governor's Foot Guard,
 Major E. Henry Hyde, Jr., command-
 ing—

Fall field day pay-roll, . . .	\$258 80	
Spring field day pay-roll, . . .	235 40	
Armory rent,	1,000 00	
Care of arms,	112 00	
Ammunition,	7 75	
Annual allowance of commander, . . .	50 00	
		<hr/>
		\$1,663 95

Orders in favor of
 Second Company Governor's Foot Guard,
 Major Benjamin F. Brown command-
 ing—

Fall field day pay-roll, . . .	\$278 20	
Spring field day pay-roll, . . .	262 40	
Uniforms,	8,491 55	
Arms and ammunition,	213 14	
Annual allowance of commander, . . .	45 83	
		<hr/>
		\$9,291 12

Orders in favor of

First Company Governor's Horse Guard,
Major Francis M. Warren commanding —

Fall field day pay-roll,	\$297 50
Spring field day pay-roll,	334 63
Armory rent,	600 00
Uniforms,	1,537 41
Annual allowance of commander,	50 00
Ammunition,	1 85

\$2,821 39

Orders in favor of

Second Company Governor's Horse Guard,
Major Dennis A. Blakeslee commanding —

Fall field day pay-roll,	\$315 00
Spring field day pay-roll,	297 40
Officers' overcoats,	200 00
Annual allowance of commander,	50 00

\$862 40

\$14,638 86

No 21.

* PRINTING AND CIRCULATING PUBLIC DOCUMENTS.

For the year ending September 30, 1893.

OCTOBER.

Orders in favor of

Adams Express Co.,	\$26 95
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NOVEMBER.

Adams Express Co.,	49 20
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DECEMBER.

The Fowler & Miller Co., 3,500 copies Report of Factory Inspector,	241 95
The Fowler & Miller Co., for printing for Bureau of Labor Statistics,	217 94
The Journal Publishing Co., for printing 2,000 copies Report State Reform School,	147 00
Plimpton Mfg. Co., for election envelopes,	314 62

* In this account there has been charged the sum of \$29,000.00, which could not be paid last year owing to the failure of the specific appropriation.

JANUARY.

The Fowler & Miller Co , for printing 15,000 copies of Report of Bureau of Labor Statistics,	\$20,758 73
R. S. Hinman, for State Register,	22 00
United States Express Co.,	21 40
Adams Express Co.,	439 20
Hartford Printing Co., 1,000 copies School Fund Commissioner's Report,	64 25
John J. Phelan, for compiling State Register,	400 00

FEBRUARY.

Wiley, Waterman & Eaton, 1,000 copies Report Concerning Jails,	84 55
Wiley, Waterman & Eaton, 1,300 copies Report Connecticut State Prison,	80 25
Wiley, Waterman & Eaton, 700 copies Re- port Criminal Business of the Courts,	34 35
W. H. Dodd & Co., railroad maps,	307 50
Pelton & King, 1,000 copies Report Con- necticut Hospital,	175 00
Pelton & King, 1000 copies Report Con- necticut Industrial School,	225 00
The Fowler & Miller Co., insurance tables for Insurance Commissioner,	97 50
The Fowler & Miller Co., 1,000 copies Re- port State Comptroller,	229 62
The Fowler & Miller Co., 1,200 copies Re- port State Treasurer,	178 49
The Fowler & Miller Co., 725 copies Re- port Fish Commissioners,	77 80
The Fowler & Miller Co , boxes, packing, and shipping reports of the Bureau of Labor Statistics,	382 85
Adams Express Company,	89 60

MARCH.

The Fowler & Miller Co , 2,000 copies Re- port of Indebtedness of Towns, Cities, and Boroughs,	184 31
The Fowler & Miller Co , 1,000 copies Re- port of Storrs Agricultural School,	76 35

The Fowler & Miller Co., 1,000 copies Report Putnam Camp Ground Commission,	\$42 76
The Fowler & Miller Co., 1,000 copies Report of Committee on Quo Warranto Proceedings,	35 34
The Fowler & Miller Co., blanks, etc., for State Board of Education,	151 85
Tuttle, Morehouse & Taylor, 1,000 copies Report of Sheffield Scientific School,	173 23
Tuttle, Morehouse & Taylor, 1,500 copies Report of State Board of Charities,	344 19
Tuttle, Morehouse & Taylor, 6,000 copies School Register,	367 00
Tuttle, Morehouse & Taylor, 7,100 copies Report of State Experiment Station,	1,173 27
Tuttle, Morehouse & Taylor, 1,000 copies Report of Sheffield Scientific School,	164 35
Tuttle, Morehouse & Taylor, 3,000 copies Report of State Board of Health,	2,485 89
Tuttle, Morehouse & Taylor, printing for State officers,	200 72
Pelton & King, 7,000 copies Report of Storrs School Experiment Station,	1,368 25
Banks & Bros., 251 copies Volume 59 of Connecticut Reports,	557 97
Adams Express Co,	42 95
The Case, Lockwood & Brainard Co., 2,500 school documents for State Board of Education,	173 55
The Case, Lockwood & Brainard Co., 2,000 copies Report of Shell-Fish Commissioners,	99 50
The Case, Lockwood & Brainard Co., 1,100 copies Report of Adjutant-General,	457 17
The Case, Lockwood & Brainard Co., 2,200 copies Report of Railroad Commissioners,	1,699 25
The Case, Lockwood & Brainard Co., 2,000 copies Report of Bank Commissioners,	1,632 81

The Case, Lockwood & Brainard Co., 600 copies Preliminary Manual, . . .	\$62 00
The Case, Lockwood & Brainard Co., printing for State officers, . . .	769 83
The Case, Lockwood & Brainard Co., 600 copies Preliminary Manual for 1891, . .	85 55
The Case, Lockwood & Brainard Co., 100 copies Preliminary Manual for 1891, . .	21 00
The Case, Lockwood & Brainard Co., 3,500 copies State Register for 1891, . . .	1,945 57
The Case, Lockwood & Brainard Co., 5,000 copies Report of State Board of Agri- culture,	2,293 30
The Case, Lockwood & Brainard Co., bills, resolutions, bulletins, etc., for the General Assembly, 1891,	1,297 95
The Case, Lockwood & Brainard Co., 2,000 copies Report of Shell-Fish Commis- sioners,	64 90
The Case, Lockwood & Brainard Co., 5,000 copies Report of Factory Inspector, . . .	495 75
The Case, Lockwood & Brainard Co., 1,000 copies Report of Fish Commissioners, . .	53 50
The Case, Lockwood & Brainard Co., 1,200 copies Report of State Treasurer, . . .	160 90
The Case, Lockwood & Brainard Co., 1,000 copies Report of State Comptroller, . .	195 25
The Case, Lockwood & Brainard Co., 600 copies Statement of Votes,	42 25
The Case, Lockwood & Brainard Co., 800 copies Estimates of Appropriations, . .	108 50
The Case, Lockwood & Brainard Co., 900 copies Report of Quartermaster- General,	266 80
The Case, Lockwood & Brainard Co., 1,500 copies Report of Adjutant-General, . .	596 37
The Case, Lockwood & Brainard Co., 1,000 copies Report of Storrs Agricultural School,	55 85
The Case, Lockwood & Brainard Co., 3,000 copies Report of Bank Commissioners, .	1,893 87

The Case, Lockwood & Brainard Co., 2,200 copies Report of Railroad Commis- sioners,	1,690 25
The Case, Lockwood & Brainard Co., 15,000 copies Report of Bureau of Labor Statistics,	4,087 42
The Case, Lockwood & Brainard Co., 3,000 copies Report of State Board of Edu- cation,	1,965 82
The Case, Lockwood & Brainard Co., 3,200 copies Report of Insurance Commis- sioner, Parts I and II,	2,740 08
The Case, Lockwood & Brainard Co., in- terest account and printing for State officers,	2,330 54

APRIL.

R. J. Dwyer, for postage on State Reg- ister,	114 00
The Fowler & Miller Co., 900 copies Re- port of Quartermaster-General,	420 53
Pelton & King, 7,000 copies Report of Storrs School Experiment Station,	1,350 00

MAY.

The Fowler & Miller Co., 2,775 copies Re- port of Dairy Commissioner,	231 81
The Fowler & Miller Co., 3,200 copies Re- port of Insurance Commissioner, Parts I and II,	3,059 45
Tuttle, Morehouse & Taylor, 12,000 copies Report of State Experiment Station,	1,622 57
Tuttle, Morehouse & Taylor, 3,000 copies Report of State Board of Health,	2,227 16
Adams Express Co.,	4 40

JUNE.

C. B. Todd, 300 copies Guide of Putnam Camp Ground,	60 00
Adams Express Co.,	39 89

JULY.

John J. Phelan, secretary, advertising in newspapers,	62 10
Record Publishing Co., wood cuts of Put- nam Camp Ground,	50 00

The Fowler & Miller Co., blanks, etc., for	
State Treasurer,	\$83 00
Adams Express Co.,	2 40
AUGUST.	
The Case, Lockwood & Brainard Co., 3,500	
copies Register and Manual, 1893,	2,260 14
The Case, Lockwood & Brainard Co., 200	
copies Preliminary Manual, 1893,	24 10
The Case, Lockwood & Brainard Co., print-	
ing daily journals, calendars, resolu-	
tions, bills, etc., for the Senate,	2,846 95
The Case, Lockwood & Brainard Co., print-	
ing daily journals, calendars, resolu-	
tions, bills, bulletins, etc., for the	
House of Representatives,	6,367 80
The Case, Lockwood & Brainard Co., 800	
copies laws relating to estimates and	
appropriations,	96 20
The Case, Lockwood & Brainard Co., 2,000	
copies Governor's Message,	66 95
The Case, Lockwood & Brainard Co., 300	
copies committee's report on contested	
elections,	280 20
The Case, Lockwood & Brainard Co., 500	
copies Manual of the General Assembly,	122 95
The Case, Lockwood & Brainard Co., bind-	
ing 275 sets public documents,	632 50
The Case, Lockwood & Brainard Co., 500	
copies Pocket Manual committees and	
rules of the General Assembly,	70 50
The Case, Lockwood & Brainard Co., 1,000	
copies Manual of the General Assembly,	309 55
The Case, Lockwood & Brainard Co., 300	
sets of bill files,	47 75
The Case, Lockwood & Brainard Co., offi-	
cial ballots, proclamations, and general	
printing for State officers,	1,846 66
The Case, Lockwood & Brainard Co., 2,000	
copies Report State Board of Educa-	
tion,	5,107 71

The Case, Lockwood & Brainard Co., 5,000 copies Report State Board of Agriculture,	\$2,277 45
The Case, Lockwood & Brainard Co., 18 sets engrossed bills, public and special acts, and extra copies of same,	2,197 70
Adams Express Co.,	12 20
Plimpton Mfg. Co., election envelopes,	90 64
Banks & Bros, Vol. 62 Conn. Reports,	532 35
The Fowler & Miller Co., printing Public Acts, 3,000 copies.	1,015 17
The Fowler & Miller Co., sundry accounts for State officers,	94 48
SEPTEMBER.	
The Fowler & Miller Co., printing Public Acts, cheap edition,	1,839 04
J. J. Buchanan, for indexing Public Acts,	420 00
John J. Phelan, Secretary, postage on Public Acts,	25 00
Adams Express Co., distributing Public Acts,	242 40
Frank J. Petsch, printing Public Acts in German,	600 00
J. S. Stuart, 1,500 copies Report State Board of Charities,	473 50

\$98,546 91

For the year ending September 30, 1894.

OCTOBER.

Orders in favor of

The Fowler & Miller Co., for printing for Bureau of Labor Statistics,	\$119 05
Plimpton Mfg Co., for election envelopes,	457 78

NOVEMBER.

Adams Express Co, account rendered for Secretary,	35 60
Adams Express Co, account rendered for Comptroller,	62 85
United States Express Co, for Secretary,	86 19

DECEMBER.

Adams Express Co,	4 30
The Case, Lockwood & Brainard Co., for 649 copies Senate Journal, 1893,	2,683 32

The Case, Lockwood & Brainard Co., for 646 copies House Journal, 1893, . . .	\$2,993 78
The Case, Lockwood & Brainard Co., for 350 copies daily House Journal, 1893, . . .	801 65
The Case, Lockwood & Brainard Co., for 105 copies daily Senate Journal, 1893, . . .	571 65
The Case, Lockwood & Brainard Co., for binding 275 sets of public documents, . . .	767 70
The Case, Lockwood & Brainard Co., for bound copies engrossed bills, Public and Private Acts,	229 80
The Case, Lockwood & Brainard Co., for printing for State officers,	1,159 30
Charles J. Hoadly, for preparing index of Public Acts,	25 00
JANUARY.	
Adams Express Co.,	4 35
The Fowler & Miller Co., for printing for State officers,	269 85
The Fowler & Miller Co., for Special Re- port on School Fund,	21 72
The Fowler & Miller Co., for 5,000 copies Factory Inspector's Report,	372 32
Plimpton Mfg. Co., for election envelopes, . . .	63 77
Plimpton Mfg. Co., for State Treasurer, . . .	30 68
Waterman & Wright, for 1,000 copies Re- port Concerning Jails,	80 00
The Journal Publishing Co., 7,000 copies Report of Bureau of Labor Statistics, . . .	3,303 10
FEBRUARY.	
Waterman & Wright, for 700 copies Re- port of Business of the Courts,	30 00
W. H. Dodd & Co., for 300 copies railroad maps,	391 00
J. J. Phelan, for compiling State Register, . . .	400 00
J. J. Phelan, Secretary, for distributing State Register,	40 00
Robert J. Vance, for distributing reports of Bureau of Labor Statistics,	272 61
MARCH.	
The Fowler & Miller Co., for 900 copies Report of the Quartermaster-General, . . .	659 90

The Fowler & Miller Co., for 1,000 copies Report of Storrs Agricultural College,	\$85 47
The Journal Publishing Co., extra work on Report of Bureau of Labor Statistics,	27 65
Adams Express Co.,	8 70
APRIL.	
United States Express Co.,	27 20
The Fowler & Miller Co., for printing for State Board of Education,	122 00
Adams Express Co.,	55 50
Connecticut School for Boys, 2,000 copies of report of the school,	165 50
MAY.	
The Fowler & Miller Co., 1,700 copies Re- port of Dairy Commissioner,	186 30
The Fowler & Miller Co., 3,200 copies Parts I and II of Insurance Commis- sioner's report,	3,494 58
J. J. Buchanan, for indexing General Stat- utes,	3,716 50
The Case, Lockwood & Brainard Co., for 2,500 copies Connecticut school docu- ment and laws relating to schools,	404 70
The Case, Lockwood & Brainard Co., for 2,000 copies Report of Bank Commis- sioners,	1,499 05
The Case, Lockwood & Brainard Co., for 2,200 copies Report of Railroad Com- missioners,	1,507 60
The Case, Lockwood & Brainard Co., for 1,100 copies Report of Adjutant-Gen- eral,	682 25
The Case, Lockwood & Brainard Co., for 2,000 copies General Statutes,	2,700 00
The Case, Lockwood & Brainard Co., for 3,000 copies Special Acts,	3,383 00
The Case, Lockwood & Brainard Co., for 3,500 copies State Register and Man- ual,	1,798 84
The Case, Lockwood & Brainard Co., for printing for State officers,	904 47

Banks & Bros., 251 copies Vol. 63 Connecticut Reports,	\$532 35	
Adams Express Co.,	2 86	
JUNE.		
Adams Express Co.,	78 72	
Pelton & King, 7,000 copies Report Storrs Agricultural College Experiment Station,	1,400 00	
JULY.		
Tuttle, Morehouse & Taylor, 5,000 copies of School Registers,	321 50	
Tuttle, Morehouse & Taylor, 800 copies Laws Relating to Public Health, . .	154 15	
Tuttle, Morehouse & Taylor, 12,000 copies Report of State Agricultural Experiment Station,	3,337 23	
Tuttle, Morehouse & Taylor, 3,000 copies Report of State Board of Health, . .	2,343 62	
The Fowler & Miller Co., printing for Factory Inspector,	137 60	
The Fowler & Miller Co., printing for Bureau of Labor Statistics,	23 90	
United States Express Co.,	28 45	
Adams Express Co.,	29 65	
The Fowler & Miller Co., printing for Secretary,	15 50	
SEPTEMBER.		
The Fowler & Miller Co., 5,000 copies Report of State Board of Agriculture, . .	3,062 94	
		\$48,175 05

No. 22.

SOLDIERS' CHILDREN.

For the year ending September 30, 1893.

Orders in favor of the treasurers of the following towns for amount due children of deceased soldiers :

J. A. Sterling, shad hatching, . . .	\$596 44	
C. E. Billings, repairing shad hatching building, . . .	62 34	
R. A. Chalker, shad hatching, . . .	12 00	
W. S. Downs, legal services, . . .	42 00	
Alex. J. Burgess, services, . . .	17 50	
Case, Lockwood & Brainard Co., printing, . . .	125 90	
C. W. Skinner, . . .	25 50	
		<hr/>
		\$4,177 64
		<hr/>
		\$5,887 40
		<hr/>

For the year ending September 30, 1894.

Services and Expenses of Commissioners.

Orders in favor of

Jas. A. Bill,	\$384 93	
S M Bronson,	124 85	
R. E. Follett,	732 21	
		<hr/>
		\$1,241 99

Fish Hatching.

Orders in favor of

Chas. W. Barnum, 1,200,000 trout fry, . . .	\$3,000 00	
Jas. A. Bill, purchase of a plant and the construction of retaining ponds for young shad, trout, and salmon, . . .	4,931 20	
H. G. Loomis, surveying for ponds, . . .	28 80	
A. J. Sturgess, services,	16 00	
S M Bronson, expenses,	24 00	
Jas. A. Bill, shad hatching,	1,020 01	
W. N. Robbins, shad hatching,	46 10	
L. H. Holt, shad hatching,	10 00	
L. O. and E S Davis, shad hatching, . . .	12 00	
Billings & Spencer, shad hatching, . . .	45 00	
A. F. Taylor, shad hatching,	264 00	
E. B. Sterling, shad hatching,	713 73	
J. A. Sterling, shad hatching,	317 11	
C. E. Billings, shad hatching,	90 00	
Jas. A. Bill, distributing salmon and shad fry,	40 00	
		<hr/>
		\$10,557 95
		<hr/>
		\$11,799 94
		<hr/>

No. 24.

SHELL-FISH COMMISSIONERS.

*For the year ending September 30, 1893.

Services and Expenses of the Commissioners.

Orders in favor of		
William M. Hudson,	.	\$534 90
George C. Waldo,	.	965 25
Frederick Botsford, salary as clerk,	.	3,050 01
D. Ward Northrop, services as auditor,	.	10 00
George F. Lincoln, services as auditor,	.	10 00
		\$4,570 16

Advances to the Shell-Fish Commissioners.

Orders in favor of		
The Commissioners, for expenses of		
Engineer department,	.	\$231 50
Office expenses,	.	477 85
Mud dumping,	.	1,499 52
Preservation of landmarks,	.	21 40
Buoying natural oyster beds,	.	426 95
Licenses of oyster boats,	.	101 76
		\$2,753 98

Oyster Grounds Released.

Orders in favor of		
Mrs. Hattie E Merwin,	.	\$100 00
A. J. Beardsley & Son,	.	100 80
Lewis Osterweiss,	.	206 60
W. H. Hoyt & Son,	.	141 50
Albert Lockwood,	.	320 00
Oliver Cook,	.	137 70
John Shuster,	.	206 60
		\$1,213 20
		\$8,542 34

* This account represents the amount of money drawn for the current expenses of the "Shell-Fish Commissioners" during the year. Vouchers for the same are presented at this office quarterly. The Commissioners' receipts from all sources for the year amount to \$8,031.77, which sum has been received by the Treasurer, and appears in the statement of receipts published in this report.

* For the year ending September 30, 1894.

Services and Expenses of the Commissioners.

Orders in favor of

Christian Schwartz,	.	.	.	\$500 00
George C. Waldo,	.	.	.	500 00
Frederick Botsford, salary as clerk,	.	.	.	1,500 00
Oscar Leach, services as auditor,	.	.	.	30 00
E. L. Wells, services as auditor,	.	.	.	30 00
				<hr/>
				\$2,560 00

Advances to the Shell-Fish Commissioners.

Orders in favor of

The commissioners for expenses of en-				
gineer department,	.	.	.	\$252 30
Office expenses,	.	.	.	493 98
Buoying natural oyster beds,	.	.	.	144 13
Mud dumping,	.	.	.	591 17
Preservation of landmarks,	.	.	.	288 07
Collection of taxes,	.	.	.	59 40
				<hr/>
				\$1,829 05

Oyster Grounds Released.

Order in favor of

Henry J. Parmalee, for balance due,	.			\$31 20
				<hr/>
				\$4,420 25

No. 25.

STATE BOARD OF HEALTH.

For the year ending September 30, 1893.

Orders in favor of

C. A. Lindsley, secretary, salary,	.	.	.	\$1,800 00
C. A. Lindsley, secretary, expenses of the				
board,	.	.	.	3,200 00
C. A. Lindsley, secretary, investigating the				
pollution of streams,	.	.	.	500 00
				<hr/>
				\$5,500 00

* This account represents the amount of money drawn for the current expenses of the "Shell-Fish Commissioners" during the year. Vouchers for the same are presented at this office quarterly. The Commissioners' receipts from all sources for the year amount to \$8,156.69, which sum has been received by the Treasurer and appears in the statement of receipts published in this report.

For the year ending September 30, 1894.

Orders in favor of

C. A. Lindsley, secretary, salary,	\$1,800 00	
C. A. Lindsley, secretary, expenses of the board,	3,200 00	
C. A. Lindsley, secretary, investigating the pollution of streams,	2,000 00	
		<u>\$7,000 00</u>

No. 26.

RAILROAD COMMISSIONERS.**For the year ending September 30, 1893.**

Orders in favor of

George M. Woodruff, salary as commissioner,	\$3,000 00	
William H. Hayward, salary as commissioner,	2,000 00	
William O. Seymour, salary as commissioner,	6,500 00	
George T. Utley, salary as clerk,	1,445 00	
Henry F. Billings, salary as clerk,	325 00	
George T. Utley, office expenses,	1,148 19	
Henry F. Billings, office expenses,	252 09	
		<u>\$14,670 28</u>

For the year ending September 30, 1894.

Orders in favor of

George M. Woodruff, salary as commissioner,	\$2,500 00	
William O. Seymour, salary as commissioner,	3,000 00	
Alex. C. Robertson, salary as commissioner,	3,000 00	
William H. Hayward, salary as commissioner,	500 00	
Henry F. Billings, salary as clerk,	1,800 00	
Henry F. Billings, office expenses,	1,446 14	
George M. Woodruff, office expenses,	42 35	
Henry C. Robertson, legal services,	2,500 00	
Newell & Jennings, legal services,	2,554 16	
Thomas E. Steele, witness fees,	7 58	
		<u>\$17,350 23</u>

No. 27.

BANK COMMISSIONERS.

For the year ending September 30, 1893.

Orders in favor of

Stephen Goodrich, salary as commissioner,	\$1,885	55
Charles Griswold, salary as commissioner,	1,146	68
Edwin A. Buck, salary as commissioner, .	936	62
Edward R. Doyle, salary as commissioner,	548	00
Stephen Goodrich, office expenses, .	24	36
Charles Griswold, office expenses, .	24	30
H. V. & H. W. Poor, account rendered, .	6	00
W. B. Dana & Co., account rendered, .	6	00
		<hr/>
		\$4,577 51

For the year ending September 30, 1894.

Orders in favor of

Edwin A. Buck, salary and expenses as commissioner, . . .	\$2,958	33
Edward R. Doyle, salary and expenses as commissioner, . . .	2,958	34
Edwin A. Buck, office expenses, . . .	25	73
		<hr/>
		\$5,942 40

No. 28.

INSURANCE COMMISSIONER.

For the year ending September 30, 1893.

Orders in favor of

Orsamus R. Fyler, commissioner, salary one year and nine months, . . .	\$5,910	04
Orsamus R. Fyler, commissioner, for expenses, . . .	1,000	00
John S. Seymour, commissioner, salary, .	351	58
John S. Seymour, commissioner, for expenses, . . .	71	50
Burton Mansfield, commissioner, salary, .	1,351	40
Burton Mansfield, commissioner, traveling expenses, . . .	51	62

Burton Mansfield, commissioner, for printing, stationery, postage, etc.,	. \$537 51
Joseph H. Sprague, actuary, salary,	. 3,000 00
Theron Upson, chief clerk, salary,	. 1,775 00
A. A. Wilson, assistant clerk, salary,	. 1,408 34
George I. Rogers, assistant clerk, salary,	1,400 00
Fannie T. Skinner, clerk, salary,	. 780 00
Annette D. Lowrie, clerk, salary,	. 780 00
Amelia A. Smith, clerk, salary,	. 780 00
Effie P. Sprague, clerk, salary,	. 780 00
Emma A. Hunt, clerk, salary,	. 780 00
John H. Wadhams, services,	. 570 00
F. F. Small, services,	. 78 40
Olen H. Clark, services,	. 63 50
M. H. Pieler, services,	. 68 50
Louis F. Butler, services,	. 101 90
Jesse Nevers, services,	. 130 60
M. A. Pruden, services,	. 71 30
P. A. Collins, services,	. 22 50
Mattie L. Collins, services,	. 320 00
Blanche E. Foster, services,	. 6 25
Ida L. Tanner, services,	. 9 38
Henry C. Robinson, legal services,	. 100 00
Simeon E. Baldwin, legal services,	. 200 75
Bristol, Stoddard & Bristol, legal services,	515 25
W. C. Graham, typewriter and cabinet,	. 125 00
Case, Lockwood & Brainard, printing,	. 479 74
Plimpton Mfg. Co., printing,	. 80 95
Hartford Printing Co., printing,	. 15 50
The Fowler & Miller Co., printing,	. 43 00
Benjamin P. Mead, auditor,	. 10 00
D. Ward Northrop, auditor,	. 30 00
George F. Lincoln, auditor,	. 20 00
	<hr/>
	\$23,819 51

For the year ending September 30, 1894.

Salaries.

Orders in favor of	
Burton Mansfield, commissioner,	. \$3,500 00
Joseph H. Sprague, actuary,	. 3,000 00
Theron Upson, chief clerk,	. 1,800 00

Arthur A. Wilson, assistant clerk, .	\$1,500 00	
George I. Rogers, assistant clerk, .	1,400 00	
Fannie T. Skinner, clerk, .	780 00	
Annette D. Lowrie, clerk, .	780 00	
Amelia Smith Agney, clerk, .	780 00	
Effie P. Sprague, clerk, .	780 00	
Emma Hunt Ball, clerk, .	780 00	
Margaret McReynolds, clerk, 7 months, 9 days, .	293 32	
Pearl A. Collins, clerk, .	106 00	
Hattie L. Cooper, stenographer, .	520 00	
Mattie L. Collins, stenographer, .	65 00	
		\$16,084 32

Per Diem Services.

Orders in favor of		
Fred. F. Small, .	\$133 60	
Louis F. Butler, .	106 60	
Olin H. Clark, .	72 20	
Jessie I. Nevers, .	131 00	
Mrs. M. Adeline Prudden, .	128 80	
Alice S. Fuller, .	2 00	
		\$574 20

Incidentals.

Orders for		
Printing and stationery, .	\$970 62	
Quadrennial examinations, .	3,603 82	
Preliminary examinations, .	290 00	
Legal services, .	345 00	
Incidental expenses, .	1,337 28	
		\$6,546 72

Auditors.

Orders in favor of		
Oscar Leach, .	\$40 00	
E. L. Wells, .	40 00	
		\$80 00
		<u>\$23,285 24</u>

No. 29.

STATE BOARD OF CHARITIES.

For the year ending September 30, 1893.

Orders in favor of	
Heman C. Whittlesey, salary as secretary,	\$250 00
Mrs. Francis Bacon, expenses as member of the board,	53 40
Mrs. Virginia T. Smith, expenses as mem- ber of the board,	165 96
Mrs. Rebekah G. Bacon, expenses as mem- ber of the board,	41 70
Heman C. Whittlesey, expenses as secre- tary,	65 48
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	\$576 54

For the year ending September 30, 1894.

Orders in favor of	
Heman C. Whittlesey, secretary, for salary,	\$1,500 00
Heman C. Whittlesey, for expenses as sec- retary,	380 07
Andrew W. Tracy, for expenses as mem- ber of the board.	221 75
George F. Spencer, for expenses as mem- ber of the board,	74 66
Rebekah G. Bacon, for expenses as mem- ber of the board,	208 30
Mary Hall, for expenses as member of the board,	123 11
Mrs. Francis Bacon, for salary and ex- penses as secretary of the board, year 1893,	775 00
Charles A. Dotten, for salary and expenses as secretary of the board, year 1893, .	763 20
Albert Meyer, for expenses,	10 00
J. S. Stuart, for stationery and printing, .	67 10
	<hr/>
	\$4,123 19

No. 30.

TAXES REFUNDED.

For the year ending September 30, 1893.

Orders in favor of

Middlesex Banking Co., . . .	\$9 00
Ætna Insurance Co., . . .	24 00
Hartford Fire Insurance Co., . . .	42 75
Estate of Francis Andruss, . . .	2,250 53
	<hr/>
	\$2,326 28

For the year ending September 30, 1894.

Orders in favor of

Hartford Trust Co., . . .	\$12 00
W. S. Bridgman, Attorney, . . .	18 00
Masonic Temple Corporation, Norwich, . . .	300 00
Traders Insurance Co. of Illinois, . . .	355 11
Arthur F. Eggleston, State's Attorney, . . .	15 00
William T. Elmer, State's Attorney, . . .	17 00
Hartford Steam Boiler Insurance Co., . . .	18 00
	<hr/>
	\$735 11

No. 31.

COMMISSIONERS OF PHARMACY.

For the year ending September 30, 1893.

Orders in favor of

N. D. Sevin, commissioner, for salary, . . .	\$300 00
C. A. Rapelye, commissioner, for salary, . . .	300 00
J. H. Grannis, commissioner, for salary, . . .	300 00
N. D. Sevin, treasurer, for expenses, . . .	19 45
C. A. Rapelye, treasurer, for expenses, . . .	158 85
	<hr/>
	\$1,078 30

For the year ending September 30, 1894.

Orders in favor of

C. A. Rapelye, commissioner, for salary, . . .	\$300 00
C. A. Rapelye, commissioner, for supplies, . . .	194 58
C. A. Rapelye, treasurer, for expenses, . . .	308 67
J. H. Grannis, commissioner, for salary, . . .	300 00
H. M. Bishop, commissioner, for salary, . . .	300 00
	<hr/>
	\$1,403 25

No. 32.

SPECIAL COMMISSIONS.

For the year ending September 30, 1893.

STATE TOPOGRAPHICAL SURVEY.

Orders in favor of

Estate of J. H. Chapin, for expenses as commissioner on topographical survey of the State,	\$306 05	
John W. Bacon, for expenses as commissioner on topographical survey of the State,	44 08	
William H. Brewer, for expenses as commissioner on topographical survey of the State,	85 06	
Commission on topographical survey of the State,	2,500 00	
	<hr/>	\$2,935 19
Orders in favor of		
Groton Monument Association,		5,000 00

PAWCATUCK RIVER COMMISSION.

Orders in favor of

Paul B. Green, commissioner on Pawcatuck River,	\$600 00	
N. D. Sperry, commissioner on Pawcatuck River,	600 00	
M. A. Shumway, commissioner on Pawcatuck River,	600 00	
J. P. Bogart, for services as engineer for Pawcatuck River commission,	480 00	
	<hr/>	\$2,280 00

PUTNAM MEMORIAL CAMP GROUND COMMISSION.

Orders in favor of

Putnam Memorial Camp Ground Commission, for expenses in care of the ground,	\$307 26	
Isaac N. Bartram, for moneys expended on Putnam Memorial Ground,	720 58	
Isaac N. Bartram, for services as superintendent,	500 00	

Isaac N. and Helen D. Bartram, for land sold to Putnam Memorial Camp Ground,	\$2,568 00	
S. S. Ambler, services and expenses on Putnam Memorial Camp Ground com- mission,	150 00	
J. N. Nickerson, services and expenses on Putnam Memorial Camp Ground com- mission,	123 00	
Charles Burr Todd, services and expenses on Putnam Memorial Camp Ground commission,	50 00	
Scofield & Starr, for surveys, etc., for Put- nam Memorial Camp,	267 05	
		<u>\$4,685 89</u>

BOARD OF WORLD'S FAIR MANAGERS OF CONNECTICUT.

Orders in favor of

George H. Day, treasurer, for appropriation —

March,	\$40,000 00	
June,	10,000 00	
August,	20,000 00	
		<u>\$70,000 00</u>
		<u>\$84,901 08</u>

For the year ending September 30, 1891.

Orders in favor of

Henry A. Gilbert, treasurer of Putnam Memorial Camp, for expenses in care of the grounds,	\$1,434 55	
Putnam Memorial Camp Ground commis- sion, appropriation for pavilion,	2,000 00	
Commission of topographical survey of the State,	700 00	
Lyman D. Brewster, commissioner on uni- formity in State legislation,	474 02	
Commissioners of sculpture, for appropr i a- tion of 1893, in part,	4,500 00	

\$9,108 57

No. 33.

BUREAU OF LABOR STATISTICS.

For the year ending September 30, 1893.

Orders in favor of

Samuel M. Hotchkiss, salary as commissioner,	\$1,416 66
Samuel M. Hotchkiss, commissioner, for office and traveling expenses,	649 22
Robert J. Vance, salary as commissioner,	1,583 34
Robert J. Vance, office and traveling expenses,	205 66
William A. Countryman, salary as chief clerk,	850 00
William A. Countryman, expenses as clerk,	42 93
George E. Bearn, salary as chief clerk,	950 00
George E. Bearn, expenses as chief clerk,	108 25
Kate T. Ryan, salary as clerk,	432 50
	<hr/>
	\$6,238 56

Services and Expenses of Special Agents.

Orders in favor of

S. N. Benedict,	\$666 92
George E. Bearn,	616 90
D. N. Davis,	353 79
M. E. Baldwin,	65 00
W. D. Parker,	514 80
Thomas F. Mahon,	138 89
W. M. Moffatt,	399 51
James Goodacre,	165 64
M. A. Reynolds,	337 74
T. A. Gotsell,	154 97
W. V. McNerney,	186 13
	<hr/>
	\$3,600 29
	<hr/>
	\$9,838 85

For the year ending September 30, 1894.

Orders in favor of

Robert J. Vance, salary as commissioner,	\$3,000 00
Robert J. Vance, office and traveling expenses,	348 86

George E. Bearn, salary as chief clerk,	\$1,800 00	
George E. Bearn, expenses as chief clerk,	37 90	
Kate T. Ryan, salary as clerk,	480 00	
		<u>\$5,666 76</u>

Services and Expenses of Special Agents.

Orders in favor of		
W. D. Parker,	\$910 26	
J. Mairson,	139 46	
Charles C. Cummerford,	45 44	
Lyman S. Johnsen,	72 38	
		<u>\$1,167 54</u>
		<u>\$6,834 30</u>

No. 34.

INSPECTOR OF FACTORIES.

For the year ending September 30, 1893.

Orders in favor of		
William S. Simmons, salary as inspector,	\$1,250 00	
William S. Simmons, expenses as inspector,	1,265 86	
E. Burrows Brown, salary as inspector,	250 00	
E. Burrows Brown, expenses as inspector,	169 59	
James C. Roach, for services and expenses as agent,	52 10	
		<u>\$2,987 55</u>

For the year ending September 30, 1894.

Orders in favor of		
E. Burrows Brown, salary as inspector,	\$1,500 00	
E. Burrows Brown, expenses as inspector,	1,009 27	
Hyde, Joslyn & Gilman, legal services,	48 00	
W. S. Buton, elevator tester,	25 00	
		<u>\$2,582 27</u>

Services and Expenses of Special Agents.

Orders in favor of		
James C. Roach,	\$1,369 19	
Cuno A. Helfricht,	553 43	
John M. Crumb,	477 08	

J A Northrop,	\$97 60
Francis McVeigh,	84 12
George D. Curtis,	51 20
P. F. Walsh,	77 21
George McKenzie,	11 25
	<hr/>
	\$2,721 08
	<hr/>
	\$5,303 35
	<hr/>

No 35.

SEPARATING GRADE CROSSINGS.

For the year ending September 30, 1893.

Orders in favor of	
Town of Branford,	\$4,095 58
“ Guilford,	1,813 45
“ Clinton,	1,500 00
“ Westbrook,	5,839 72
“ Orange,	2,435 18
“ East Haven,	2,851 00
“ East Lyme,	4,058 69
“ Old Lyme,	1,000 00
Borough of West Haven,	2,435 18
	<hr/>
	\$26,028 80
	<hr/>

For the year ending September 30, 1894.

Orders in favor of	
Town of New Haven,	\$6,217 95
	<hr/>

No. 36.

HARTFORD BRIDGE COMMISSION.

For the year ending September 30, 1893.

Orders in favor of	
Charles W. Roberts, Superintendent —	
August,	\$1,073 25
September,	194 74
	<hr/>
	\$1,267 99
	<hr/>

For the year ending September 30, 1894.

Orders in favor of
Charles W. Roberts, Superintendent —

October,	\$327 34
November,	241 92
December,	1,544 67
January,	566 47
February,	310 88
March,	305 86
April,	250 91
May,	293 71
June,	289 14
July,	297 40
August,	483 34
September,	196 29
	<hr/>
	\$5,107 93

No. 37.

SCHOOL FUND.

For the year ending September 30, 1893.

Orders in favor of	
Jeremiah Olney, salary as commissioner, .	\$4,333 32
Carnot O. Spencer, salary as chief clerk, .	1,800 00
William H. Pond, salary as assistant clerk, .	1,399 96
D. Ward Northrop, services as auditor, .	100 00
George F. Lincoln, services as auditor, .	50 00
Benjamin P. Mead, services as auditor, .	50 00
	<hr/>
	\$7,733 28

Expenses of Management.

Orders in favor of	
Jeremiah Olney, July,	\$3,350 42
City of Hartford, for walks adjoining State property,	549 14
	<hr/>
	\$3,899 56
	<hr/>
	\$11,632 84

For the year ending September 30, 1894.

Orders in favor of		
Jeremiah Olney, salary as commissioner, .	\$2,000 00	
Carnot O. Spencer, salary as chief clerk, .	1,800 00	
William H. Pond, salary as assistant clerk, .	1,399 96	
Oscar Leach, auditor,	200 00	
E. L. Wells, auditor,	200 00	
		<hr/>
		\$5,599 96

Expenses of Management.

Orders in favor of		
Jeremiah Olney, commissioner,		\$10,205 69
		<hr/>
		\$15,805 65

No. 38

COUNTY HEALTH OFFICERS.

For the year ending September 30, 1894.

HARTFORD COUNTY.

Orders in favor of—	
Daniel A. Markham, services and ex-	
penses,	\$1,899 89

NEW HAVEN COUNTY.

Orders in favor of	
C. E. Hoadley, services and expenses, .	1,727 26

NEW LONDON COUNTY.

Orders in favor of	
Chas. F. Thayer, services and expenses, .	623 89

FAIRFIELD COUNTY.

Orders in favor of	
J. C. Chamberlin, services and expenses, .	693 51
Geo. E. Hill, services and expenses, .	239 55

WINDHAM COUNTY.

Orders in favor of	
William A. King, services and expenses, .	819 48

LITCHFIELD COUNTY.

Orders in favor of

Walter S. Judd, services and expenses,	.	\$540 20
William F. Hurlbut, services and ex-		
penses,	.	464 99

TOLLAND COUNTY.

Orders in favor of

Joel H. Reed, services and expenses,	.	374 76
M. P. Yeomans, services and expenses,	.	116 87

\$7,500 40

DR.

General Account of Expenditures

For payments from the Treasury from the 30th of September, 1892, to the 1st of October, 1893, for the current expenses of the Government, as per the preceding accounts under the following heads, viz.:

No.

1	Sessions of the General Assembly,	\$351,038	39
2	Salaries and expenses in executive offices,	63,084	20
3	Judicial expenses,	339,063	82
4	Board of prisoners in county jails,	112,867	81
5	State capitol and grounds,	40,028	43
6	Contingent expenses,	54,151	61
7	State Board of Education,	23,409	02
8	State Normal Schools,	53,173	48
9	Common schools,	273,899	78
10	State Library,	2,839	04
11	State Prison,	21,770	59
12	Connecticut School for Boys,	68,626	01
13	Connecticut Industrial School,	37,596	37
14	State paupers,	4,632	59
15	Humane institutions,	218,608	96
16	Sick and wounded soldiers,	51,200	00
17	Deceased soldiers,	8,694	30
18	Agricultural affairs,	53,578	99
19	National Guard,	134,732	38
20	Governor's Guard,	13,060	45
21	Printing and circulating public documents,	98,546	91
22	Soldiers' children,	5,276	55
23	Fish Commissioners,	5,887	40
24	Shell-Fish Commissioners,	8,542	34
25	State Board of Health,	5,500	00
26	Railroad Commissioners,	14,670	28
27	Bank Commissioners,	4,577	51
28	Insurance Commissioner,	23,819	51
29	State Board of Charities,	576	54
30	Taxes refunded,	2,326	28
31	Pharmacy Commissioners,	1,078	30
32	Special commissions,	84,901	08

General Account of Receipts.

C.R.

By payments into the treasury from the 30th of September, 1892, to the 1st of October, 1893.

Balance to the credit of civil list October

1, 1892,	\$924,417 44
By Commissioners of Pharmacy,	1,706 00
National Aid to State Homes,	20,582 04
Receipts of Shell-Fish Commissioners for boat licenses,	517 50
Commissioners of Shell Fisheries,	7,514 27
Railroad Commissioners' salaries,	12,215 62
Taxes on telephone and telegraph companies,	10,914 02
Military commutation tax,	126,523 09
Tax on non-resident stock,	94,214 92
Tax on mutual insurance companies,	258,451 04
Fees of Executive Secretary,	1,071 50
Miscellaneous receipts,	328,296 05
Tax on express companies,	32,462 99
Tax on rolling stock companies,	198 55
Tax on Greenwich Loan, Trust and Deposit Company,	500 00
Tax on railroads,	772,870 75
Tax on savings banks,	308,080 25
Bank Commissioners' salaries,	5,100 35
Receipts Insurance Commissioner,	59,511 09
Corporate franchise tax,	4,400 00
Fees of Secretary's office,	2,335 70
Collateral inheritance tax,	143,606 07
Tax on investments,	33,991 48
Interest account,	40,750 13
Tax on investment companies,	5 00
	—————\$3,190,235 85

From Forfeited Bonds.

By Cash of George E. Terry, Assistant State attorney, New Haven County,	\$1,011 74
Cash of Samuel Fessenden, State Attorney, Fairfield County,	381 67

DR.

General Account of Expenditures.

33	Bureau of Labor Statistics,	.	9,838	85
34	Inspector of Factories,	.	2,987	55
35	Separating grade crossings,	.	26,028	80
36	Hartford Bridge Commissioners,	.	1,267	99
37	School Fund Commissioner,	.	11,632	84
				<hr/>
				\$2,233,514 95
	Interest on State bonds,	.	\$104,700	00
	Interest on funds in treasury, viz.:			
	School Fund principal,	.	537	18
	School Fund revenue,	.	2,230	41
	Agricultural College Fund,	.	25	55
	Principal of Town Deposit Fund,	.	191	45
				<hr/>
				\$107,684 59
				<hr/>
				\$2,341,199 54
	Add for payments of civil list orders outstanding Oc-			
	tober 1, 1892,	.	21,912	17
				<hr/>
				\$2,363,111 71
	Deduct amount of civil list orders outstanding and			
	unpaid September 30, 1893,	.	1,143	75
				<hr/>
				\$2,361,967 96
	Balance of account carried forward to Oct. 1, 1893,	.	853,401	74
				<hr/>
				<u>\$3,215,369 70</u>

General Account of Receipts

CR.

Cash of A. F. Eggleston, State attorney, Hartford County, . . .	6,276 56	
Cash of John J. Penrose, State attorney, Windham County, . . .	509 35	
Cash of William T. Elmer, State attorney, Middlesex County, . . .	515 64	
Cash of B. H. Bill, State attorney, Tolland County, . . .	55 68	
Cash of T. E. Doolittle, State attorney, New Haven County, . . .	1,399 46	
Cash of James Huntington, State attorney, Litchfield County, . . .	333 03	
Cash of Solomon Lucas, State attorney, New London County, . . .	1,920 78	
Cash of Samuel Fessenden, State attorney, Fairfield County, . . .	436 50	
Cash of George E. Terry, assistant State attorney, New Haven county, . . .	1,188 75	
Cash of W. B. Glover, prosecuting attorney, Fairfield County, . . .	5,292 56	
Cash of George M. Gunn, prosecuting attorney, New Haven County, . . .	4,548 27	
		\$23,869 99

From Avails of Courts.

By Cash of E. A. Anketell, clerk Superior Court, New Haven County, . . .	\$402 89	
Cash of Chas. E. Fellowes, clerk Court of Common Pleas, Hartford County, . . .	860 97	
		\$1,263 86
		\$3,215,369 70
Balance of account to October 1, 1893, . . .		\$853,401 74

DR.

General Account of Expenditures.

For payments from the Treasury from the 30th of September, 1893, to the 1st of October, 1894, for the current expenses of the Government, as per the preceding accounts under the following heads, viz. :

No.		
1	Sessions of the General Assembly,	\$3,600 03
2	Salaries and expenses in executive offices,	26,938 97
3	Judicial expenses,	382,691 44
4	Board of prisoners in county jails,	105,210 78
5	State capitol and grounds,	37,556 68
6	Contingent expenses,	18,146 82
7	State Board of Education,	25,812 90
8	State Normal Schools,	138,722 07
9	Common schools,	266,392 37
10	State library,	2,932 80
11	State prison,	51,363 60
12	Connecticut School for Boys,	70,714 52
13	Connecticut Industrial School,	57,892 78
14	State paupers,	6,154 20
15	Humane institutions,	210,067 07
16	Sick and wounded soldiers,	80,000 00
17	Deceased soldiers,	10,334 00
18	Agricultural affairs,	49,193 14
19	National Guard,	175,773 08
20	Governor's Guard,	14,638 86
21	Printing and circulating public documents,	48,175 05
22	Soldiers' children,	4,428 63
23	Fish Commissioners,	11,799 94
24	Shell-Fish Commissioners,	4,420 25
25	State Board of Health,	7,000 00
26	Railroad Commissioners,	17,350 23
27	Bank Commissioners,	5,942 40
28	Insurance Commissioners,	23,285 24
29	State Board of Charities,	4,123 19
30	Taxes refunded,	735 11
31	Pharmacy Commissioners,	1,403 25
32	Special Commissions,	9,108 57
33	Bureau of Labor Statistics,	6,834 30

General Account of Receipts.

CR.

*By payments into the Treasury from the 30th of September, 1893,
to the 1st of October, 1894.*

By Receipts—

Balance in the treasury October 1,	
1893,	\$853,401 74
Commissioners of Pharmacy,	1,597 00
National aid to State homes,	21,600 00
Commissioners of Shell Fisheries, for boat licenses,	678 50
Commissioners of Shell Fisheries,	7,478 19
Railroad Commissioners' salaries,	19,860 20
Tax on telephone and telegraph com- panies,	10,910 83
Military commutation tax,	137,223 00
Tax on non-resident stock,	91,182 12
Tax on mutual insurance companies,	262,452 85
Fees of executive secretary,	501 50
Miscellaneous receipts,	2,278 17
Tax on express companies,	9,839 39
Tax on rolling stock companies,	185 77
Tax on Greenwich Trust, Loan & Deposit Co.,	500 00
Tax on railroads,	766,420 76
Tax on savings banks,	309,792 16
Bank Commissioners' salaries,	6,017 10
Receipts of Insurance Commissioner,	62,115 82
Tax on stock erroneously returned to town assessors,	12 50
Fees of Secretary of State,	2,006 94
Collateral inheritance tax,	74,179 07
Tax on investments,	56 003 88
Tax on investment companies,	10 00
Interest account,	37,469 92
	<hr/> \$2,733,717 41

From Forfeited Bonds.

By cash of John J. Penrose, State attor- ney, Windham County,	\$1,755 21
Cash of Arthur F. Eggleston, State attorney, Hartford county,	3,107 87

DR.

General Account of Expenditures.

34	Inspector of Factories,	.	.	\$5,303	35
35	Separating grade crossings,	.	.	6,217	95
36	Hartford Bridge Commission,	.	.	5,107	93
37	School Fund Commissioner,	.	.	15,805	65
38	County Health Officers,	.	.	7,500	40
					<hr/>
					\$1,918,677 55
<hr/>					
	Interest on State bonds,	.	.	\$104,700	00
	“ school fund principal,	.	.	700	80
	“ school fund revenue,	.	.	1,906	51
	“ agricultural college fund,	.	.	287	19
	“ principal of town deposit fund,	.	.	431	39
					<hr/>
					\$108,025 89
					<hr/>
					\$2,026,703 44
<hr/>					
Add for payments of civil list orders outstanding Oc-					
tober 1, 1893,					
					<hr/>
					1,108 75
					<hr/>
					\$2,027,812 19
<hr/>					
Deduct amount of civil list orders outstanding and un-					
paid September 30, 1894,					
					<hr/>
					690 00
					<hr/>
					\$2,027,122 19
<hr/>					
Balance of account carried forward to October 1, 1894,					
					<hr/>
					738,418 07
					<hr/>
					\$2,765,540 26
					<hr/>

General Account of Receipts

CR.

Cash of Joel H. Reed, State attorney, Tolland County,	\$211 40	
Cash of William T. Elmer, State attorney, Middlesex County,	596 04	
Cash of John L. Hunter, State attorney, Windham County,	2,875 84	
Cash of Tilton E. Doolittle, State attorney, New Haven County,	4,200 25	
Cash of James Huntington, State attorney, Litchfield County,	1,449 79	
Cash of Samuel Fessenden, State attorney, Fairfield County,	1,141 09	
Cash of Solomon Lucas, State attorney, New London County,	852 23	
Cash of William B. Glover, prosecuting attorney, Fairfield County,	5,644 91	
Cash of George M. Gunn, prosecuting attorney, New Haven County,	4,763 99	
Cash of H. A. Hull, prosecuting attorney, New London County,	1,744 53	
Cash of George E. Terry, assistant State attorney, New Haven County,	305 11	
Cash of John P. Kellogg, prosecuting attorney, New Haven County,	1,953 64	
	<hr/>	\$30,601 90

From Avails of Courts.

By cash of Charles E. Fellowes, clerk of court of common pleas, Hartford County, for year 1893,	\$75 00	
Cash of Charles E. Fellowes, clerk of court of common pleas, Hartford County, for year 1894,	1,145 95	
	<hr/>	\$1,220 95
		<hr/>
		\$2,765,540 26
		<hr/>
Balance of account to October 1, 1894,		\$738,418 07

Dr.

General Account of Orders on the School Fund

Orders drawn by the Comptroller on the Treasurer from the 30th of September, 1892, to the 1st of October, 1893, for the amount of school dividend due to sundry towns for support of schools, . . . \$126,197 25

Orders drawn by the Comptroller on the Treasurer from the 30th of September, 1893, to the 1st of October, 1894, for the amount of school dividend due to sundry towns for support of schools, . . . \$127,092 75

from the 30th of September, 1892, to October 1, 1894

CR.

By account of orders drawn by the Comptroller on the Treasurer, and paid by him from interest on the School Fund from the 30th of September, 1892, to the 1st of October, 1893, as per Comptroller's accounts and Auditors' Report, . \$126,197 25

By account of orders drawn by the Comptroller on the Treasurer, and paid by him from interest on the School Fund from the 30th of September, 1893, to the 1st of October, 1894, as per Comptroller's accounts and Auditors' Report, . \$127,092 75

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR NINE YEARS AND THREE MONTHS, ENDING SEPTEMBER 30, 1894.

	1. General Assembly.	2. Executive Offices.	3. Judicial Expenses.	4. Board of Pris- oners in County Jails.	5. State Capitol and Grounds.	6. Contingent Expenses.	7. State Board of Education.
1886	\$106,005 71	\$24,952 42	\$241,838 31	\$81,108 83	\$26,487 56	\$12,056 82	\$11,646 98
1887	110,129 39	25,973 20	262,995 22	78,281 15	33,333 92	26,660 43	19,695 61
1888	427 00	25,434 01	280,539 90	80,735 81	29,973 77	37,586 09	15,237 63
1889	114,814 51	24,775 36	278,174 68	87,614 32	32,227 31	68,615 31	15,905 73
1890	5,182 19	27,507 42	301,329 38	84,568 97	34,898 09	232,797 47	16,456 07
1891	4,645 65	28,326 68	282,614 99	79,935 37	27,212 70	6,707 67	17,198 36
1892*	24,478 03	24,690 50	356,821 16	135,183 91	43,224 99	7,273 27	23,118 60
1893	351,038 39	63,084 20	339,063 82	112,867 81	40,028 43	54,151 61	23,409 92
1894	3,600 93	26,938 97	382,691 44	105,210 78	37,556 68	18,146 82	25,812 90
	8. State Normal Schools.	9. Common Schools.	10. State Library.	11. State Prison.	12. State Reform School.	13. Connecticut Industrial School.	14. State Paupers.
1886	\$14,625 51	\$232,671 00	\$2,852 93	\$9,142 46	\$58,919 40	\$32,056 00	\$7,126 88
1887	24,177 41	236,323 40	2,946 66	104,112 63	56,666 24	39,447 29	6,108 39
1888	18,341 33	237,224 50	2,788 69	128,032 68	55,325 43	44,994 06	5,890 31
1889	18,658 52	242,544 30	2,670 63	12,547 57	56,417 36	35,791 46	6,253 02
1890	34,780 23	245,181 85	3,600 92	48,285 51	62,543 69	35,815 16	5,539 17
1891	100,219 77	237,782 65	2,630 48	3,732 23	64,928 21	35,879 32	4,500 17
1892*	46,737 54	249,327 35	2,556 04	21,777 02	69,191 72	45,786 50	7,020 63
1893	53,173 48	273,899 78	2,839 04	21,770 59	68,626 01	37,596 37	6,632 59
1894	138,722 07	266,392 37	2,932 80	51,363 60	70,714 52	57,892 78	6,154 20
	15. Humane Institutions.	16. Sick and Wounded Soldiers.	17. Deceased Soldiers.	18. Agricultural Affairs.	19. National Guard.	20. Governor's Guard.	21. Public Documents.
1886	\$173,906 05	\$37,707 52	\$4,997 10	\$25,200 77	\$99,394 63	\$5,000 00	\$28,336 47
1887	140,617 08	60,002 80	6,643 00	28,699 74	167,592 95	7,546 47	33,767 15
1888	143,253 35	43,963 23	9,023 90	39,298 20	153,907 00	9,812 45	40,771 30
1889	177,895 71	76,376 55	6,619 50	31,076 26	112,152 01	7,283 33	25,166 23
1890	157,637 15	136,086 60	7,611 00	42,703 23	108,536 10	5,847 56	53,651 08
1891	155,995 90	52,060 11	7,246 32	67,984 17	117,175 60	6,979 08	27,457 14
1892*	216,245 02	82,992 47	9,703 50	45,083 57	230,673 26	5,065 69	23,603 22
1893	218,608 96	51,200 00	8,694 30	53,578 99	134,732 37	13,060 45	98,546 91
1894	210,067 07	80,000 00	10,334 00	49,193 14	175,773 08	14,638 86	48,175 05
	22. Soldiers' Children.	23. Fish Com- missioners.	24. Shell-Fish Commis- sioners.	25. State Board of Health.	26. Railroad Com- missioners.	27. Bank Com- missioners.	28. Insurance Com- missioner.
1886	\$6,179 74	\$2,600 00	\$14,756 00	\$4,968 84	\$11,139 05	\$5,065 67	\$15,908 13
1887	6,117 12	2,531 30	10,408 75	5,000 00	10,896 70	4,512 65	14,524 93
1888	4,919 72	2,696 05	14,859 85	5,400 00	11,918 62	4,477 87	18,289 10
1889	4,593 94	1,788 37	5,378 37	6,500 00	11,528 41	4,674 71	18,569 64
1890	4,310 03	2,795 03	14,378 37	7,000 00	14,498 91	5,415 52	18,415 10
1891	3,080 99	3,613 00	4,024 25	8,150 00	11,345 32	5,738 55	17,088 11
1892*	6,354 73	2,635 24	2,026 48	4,151 11	11,187 67	5,912 92	15,074 36
1893	5,276 55	5,887 40	8,542 34	5,500 00	14,670 28	4,577 51	23,819 51
1894	4,428 63	11,799 94	4,420 25	7,000 00	17,350 23	5,942 40	23,285 24

* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th, to September 30th.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR NINE YEARS AND THREE MONTHS, ENDING SEPTEMBER 30, 1894.—CONTINUED.

	29. State Board of Charities.	30. Taxes Refunded.	31. Pharmacy Commission.	32. Special Com- missions.	33. Bureau of Labor Statistics.	34. Inspector of Factories.
1886	\$1,872 98	\$346 10	\$1,000 00	\$5,111 62	\$3,877 63	.....
1887	2,648 19	248 48	993 55	25,950 27	4,787 80	.....
1888	2,295 04	70 40	979 10	17,351 59	6,951 92	\$2,568 92
1889	2,630 23	.....	1,014 40	13,054 90	7,135 89	2,981 88
1890	2,290 41	255 50	1,069 97	23,076 80	8,679 10	2,489 71
1891	2,755 27	239 95	1,064 75	25,577 25	8,323 26	2,735 17
1892*	2,086 41	407 95	1,019 90	4,824 27	11,560 11	3,700 21
1893	576 54	2,326 28	1,078 30	84,901 08	9,838 85	2,987 55
1894	4,123 19	735 11	1,403 25	9,108 57	6,834 30	5,303 35

	35. Separating Grade Crossings.	36. Hartford Bridge Com- mission.	37. School Fund.	38. County Health Officers.	Total, Not In- cluding In- terest Paid on State Bonds.
1886	.....	.....	.....	.....	\$1,308,859 11
1887	.....	.....	.....	.....	1,560,339 87
1888	.....	.....	.....	.....	1,534,339 72
1889	.....	.....	.....	.....	1,511,430 61
1890	.....	.....	\$14,966 63	.....	1,767,965 92
1891	.....	.....	10,649 99	.....	1,435,509 03
1892*	\$47,248 84	.....	4,166 64	.....	1,793,201 90
1893	26,028 80	\$1,267 99	11,632 84	.....	2,233,514 95
1894	6,217 93	5,107 93	15,805 65	\$7,500 40	1,918,677 55

* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th to September 30th.

State of Connecticut.

REPORTS

OF THE

Commissioner of the School Fund

TO

HIS EXCELLENCY THE GOVERNOR,

For the Two Fiscal Years Ending September 30, 1894.





State of Connecticut.

REPORT

OF THE

Commissioner of the School Fund.

To His Excellency the Governor:

I have the honor of presenting to you, as required by law, a biennial report of the condition of the School Fund under my charge, for the two fiscal years ending September 30, 1893, and September 30, 1894. The accounts of which for each year have been examined and audited by State Auditors E. Livingston Wells and Oscar Leach, as appears by their official certificate, in the usual form, signed and attached hereto.

Two special certificates by the same auditors are also attached of examinations in detail made by them in 1893.

The securities held by the School Fund Department are, as a whole, in a sound and healthy condition, but have felt more or less the effect of the general depression in financial matters throughout the country, and consequently in some

instances values have been impaired and foreclosure proceedings instituted, though it's believed that ultimately no losses will be realized through them, but on the contrary an increase in the aggregate in future value.

The most marked effect of the general financial condition has been shown in the failure to make payments of interest by borrowers, as in previous years, by some who have heretofore always been prompt. The reason given, and evidently is from the failure to realize from crops and other sources of revenue had in former years.

The amount of unpaid interest on the 30th day of June, 1894, was \$16,876.16, which is being reduced by voluntary payments and urgent requirements. Of the above amount, \$5,500.52 has since been paid. The largest proportion of overdue interest is on loans made in this State.

The net gain to the principal of the School Fund at the close of the fiscal year ending September 30, 1893, was \$2,279.87. The net loss for the year ending September 30, 1894, is \$2,688.13. Among the losses for this year is the sum of \$2,902.44, arising from the sale of the so-called Munyan lot, which has been held for nearly twenty years.

Of the real estate, which is included in the amount reported as being on hand, September 30, 1894, there has been sold in amount \$26,287.50 during the past few years, which has not been charged off, because not deeded. Bonds for deeds have, however, been given; and interest on that amount is being paid semi-annually, together with payments of principal. When the reductions of the principal reaches a specified limit, deeds will be given and mortgages taken for the balance due, and the amount charged off from the real estate account. The sales referred to show a gain of \$7,068.54, which has not yet been credited to the principal account.

In my first official report to the General Assembly, January 4, 1882, I stated the amount loaned on real estate, foreclosed and now belonging to the State, to be \$202,002.33, and was from loans made prior to July 1, 1881. I also stated that a careful appraisal of the real estate so taken had been made, which showed a depreciation on the cost (including accrued interest and expenses) of \$95,667.96.

The *net* amount of losses on real estate sold during my official term, to the close of the fiscal year ending September 30, 1894, has been \$76,449.90 as follows, viz.:

On real estate taken by foreclosure of mortgages made prior to July 1, 1881, and on hand at the close of fiscal year ending November 30, 1881.....	\$52,411.18	
On real estate since taken by foreclosure, embracing loans made prior to July 1, 1881.....	23,764.13	
On real estate taken by foreclosure, embracing loans made during my administration, since July 1, 1881.....	274.59	
		\$76,449.90
Amount of losses on <i>Bank Stock</i> (none of which has been bought or sold during my official term).....		9,930.00
Total losses.....		\$86,379.90
To supply deficiencies, the General Assembly has, from time to time, appropriated sums amounting in the aggregate to.....	\$82,106.45	
Of the appropriation of \$17,000.00 and interest, in 1884, there was applied to the <i>revenue</i> the sum of.....	5,304.58	
Leaving the amount applied to the principal...		\$76,801.87
The amount of losses to the Capital which have not been provided for, to September 30, 1894, is.....		\$9,578.03

The real estate now actually held is yielding an average revenue of over four per cent. per annum.

In July, 1893, one E. L. Gunn, of Lima, Ohio, who had, as the agent for the applicants and borrowers, solicited loans from the School Fund in Allen County, Ohio, and vicinity, unexpectedly disappeared and left for parts unknown, leaving some of his clients who had obtained loans from the School Fund through him in a condition which involved losses. Three or four of those parties have resisted payment of their dues, which has caused litigation, but of the amount involved there will probably be comparatively light losses to the School Fund. One case of forged and fraudulent papers will involve \$5,000, and two other cases of fraudulent certificates of title with an aggregate of a less amount. A small loss from collection of interest by Gunn may be realized. In Defiance

County a few complicated matters, for which this Department is not at fault, are being legally investigated, and but for the always uncertain results from suits at law, I should be confident of no loss.

It is in that County that some foreclosures have been had because of delinquent interest, owing, as before stated in other cases, to short crops and the financial depression, but from investigations and general information, I am well satisfied that there will be in the end an aggregate gain derived from these securities. The loans made in Ohio are, as a rule, on excellent security, paying not less than six per cent. annual interest, in semi-annual payments.

I hope I may be pardoned for again calling attention to a provision in Article VIII. of the Constitution of this State, which reads as follows, viz.: "The value and amount of "the fund (School Fund) shall as soon as practicable be "ascertained in such manner as the General Assembly may "prescribe, published and recorded in the Comptroller's office." This has never been done.

The usual statistical tables are herewith included.

I report on pages 23 and 40 of this pamphlet the amount and condition of the Agricultural College Fund on the 30th day of September, 1893, and the 30th day of September, 1894, which is by law in my custody. A special deposit of \$300 has been made with the Treasurer on the principal account derived from the sale of foreclosed real estate which was mortgaged to that fund.

All of which is respectfully submitted,

JEREMIAH OLNEY,

Commissioner.

STATE CAPITOL,
HARTFORD, Dec. 1, 1894.

No. 1.

AN ABSTRACT

OF THE

SCHEDULES *Of the* SECURITIES CONSTITUTING

THE

Capital of the Connecticut School Fund.

BONDS AND MORTGAGES.

In Connecticut,	\$867,583.63
In Ohio,	805,630.54
In Indiana,	55,100.00
In Massachusetts,	3,257.00

REAL ESTATE.

Face Value of Mortgages,	107,222.25
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BANK STOCK.

In Eleven Banks,	167,147.61
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CASH.

In Treasury,	8,508.38
	<u>\$2,014,449.41</u>

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have audited and examined the schedule of the securities and properties comprising the capital of the School Fund of said State as prepared and presented to us by JEREMIAH OLNEY, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner on the 30th day of September, A. D., 1893, and find the same to be correct and amounting to the sum of two million fourteen thousand four hundred and forty-nine dollars and forty-one cents (\$2,014,449.41).

E. LIVINGSTON WELLS, } *Auditors of*
 OSCAR LEACH, } *Public Accounts.*

HARTFORD, Nov. 9, 1893.

SPECIAL CERTIFICATE.

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have, at the request of the Comptroller of the State, Nicholas Staub, carefully and thoroughly audited and examined the following books and accounts of the School Fund of said State, from July 1, 1891, to September 30, 1892, inclusive—*to wit*: Schedule of Principal of the School Fund and sheets showing all changes in the above, and compared them with vouchers for the same. Journal book of principal received and paid into the Treasury and principal paid out. Receipt book of principal received. Order book on the State Treasurer for loans made. Journal book of revenue received and paid into the Treasury. Receipt book of revenue received and Index book of revenue credited. Expense book of bills paid by the Comptroller, and have compared said items with the vouchers in the Comptroller's office, and find the same to be correct.

The principal of said Fund on the 30th day of September, 1892, was	\$2,012,169.54
Balance of principal in State Treasury, September 30, 1892,	27,825.24
Balance of revenue in State Treasury, September 30, 1892,	93,393.88

We have also computed the interest on all mortgages and securities held by said School Fund, from July 1, 1891, to September 30, 1892, and compared the same with the vouchers and receipt books, and find the same correct except three errors showing a shortage of fifty cents, and an overpayment into the State Treasury of six dollars.

E. LIVINGSTON WELLS,	}	<i>Auditor of</i>
OSCAR LEACH,	}	<i>Public Accounts.</i>

HARTFORD, Nov. 9, 1893.

SPECIAL CERTIFICATE.

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have carefully and thoroughly audited and examined the following books and accounts of the School Fund of said State, from October 1, 1892, to September 30, 1893, inclusive, as follows: Schedule of principal of the School Fund and sheets showing all changes in the above, and compared them with the vouchers for the same. Journal book of principal received and paid into the Treasury and paid out. Order book on the Treasurer for loans made. Journal book of receipts of revenue and paid into the Treasury, and Index book of revenue credited. Expense book of bills *paid by* the Comptroller, and compared them with the vouchers in the office of the Comptroller, and find them correct.

The principal of said Fund on the 30th of September, 1893, was	\$2,014,449.41
The balance of principal, September 30, 1893, in State Treasury,	8,508.38
The balance of revenue, September 30, 1893, in State Treasury,	78,566.99
The balance in hands of School Fund Commissioner, September 30, 1893,	4,182.69

We find that the proceeds of an order given by the Comptroller, July 7, 1893, for \$3,350.42 for *expenses* of the department, was deposited by the Commissioner on the *same day* for the purpose of expenses, and to the credit of the School Fund, in the Phoenix National Bank of Hartford, and we also find that the amount of said order, with other funds, has been turned into the Treasury on a *full settlement with the* Comptroller.

We have also computed the interest on all mortgages and securities held by said School Fund, from the 1st of October, 1892, to the 30th of September, 1893, and compared the same with the vouchers and receipt book and find them correct.

E. LIVINGSTON WELLS,	} <i>Auditors of</i>
OSCAR LEACH,	
	} <i>Public Accounts.</i>

HARTFORD, Nov. 9, 1893.

No. 2.

STATEMENT of Receipts and Disbursements of the Principal of the School Fund,
from Oct. 1, 1892, to Sept. 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, Sept. 30, 1892, Cash received from sundry persons in payment of Bonds, Notes and from sales of Real Estate,.....	\$27,825.84	Commissioner's orders to sundry persons for loans, Cash remaining in the Treasury, Sept. 30, 1893,	\$165,783.13
	146,465.67		8,508.38
	\$174,291.51		\$174,291.51
Cash remaining in the Treasury, Sept. 30, 1893,	\$8,508.38		

No. 3.

STATEMENT of Receipts and Disbursements of the Revenue of the School Fund,
from Oct. 1, 1892, to Sept. 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, Sept. 30, 1892,	\$93,393.88	Comptroller's orders to sundry Towns for sup-	\$126,197.25
Cash received from interest on Bonds and	108,602.77	port of Public Schools,	
Notes, dividends on Stocks and Rents,.....	2,230.41	Cash remaining in the Treasury, Sept. 30, 1893,..	78,566.99
Cash received for interest on Revenue remain-	537.18		
ing in the Treasury,.....			
Cash received for interest on Principal remain-			
ing in the Treasury,.....			
	\$204,764.24		\$204,764.24
Cash remaining in the Treasury, Sept. 30, 1893,	\$78,566.99		

No. 4.

Showing the number of Shares of Stock held in each bank, cost of same, and the amount of dividend received for the year ending September 30, 1893.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Dividends.
Bridgeport National,	200	\$10,000.00	\$1,000.00
Connecticut National,	64	6,400.00	512.00
City, Hartford,	120	12,000.00	720.00
Danbury National,	85	8,500.00	510.00
Farmers and Mechanics National,	141	14,135.00	846.00
Fairfield County National,	72	7,200.00	432.00
Hartford National,	680	68,000.00	5,440.00
Middlesex County National,	100	10,000.00	600.00
Middletown National,	134	10,050.00	904.50
National, New Haven,	100	10,000.00	1,000.00
Waterbury National,	200	10,862.61	1,200.00
	1896	\$167,147.61	\$13,164.50

No. 5.

STATEMENT OF THE AMOUNT OF DIVIDENDS

Paid in each year since the establishment of the School Fund, together with the enumeration of Children in each year since 1824.

In the 1½ years ending March, 1796, the dividends were. . .	\$60,403.78
“ “ “ 1800, “ “	23,651.10

\$84,054.88

<i>Year.</i>	<i>Dividend.</i>	<i>Year.</i>	<i>Dividend.</i>
1801.....	\$15,073.27	1814.....	\$39,223.50
1802.....	15,959.75	1815.....	38,878.00
1803.....	47,505.02	1816.....	40,595.72
1804.....	49,312.74	1817.....	40,186.32
1805.....	45,157.39	1818.....	49,404.98
1806.....	47,941.87	1819.....	58,020.62
1807.....	39,100.77	1820.....	58,439.36
1808.....	41,022.17	1821.....	67,429.60
1809.....	26,540.68	1822.....	68,013.60
1810.....	45,088.90	1823.....	72,203.25
1811.....	45,531.59	1824.....	72,190.50
1812.....	32,309.80		
1813.....	26,075.10		\$1,081,204.50

<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>	<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>
1825.	84,976.	\$72,418.30	1861.	108,389.	\$124,647.35
1826.	84,801.	72,391.95	1862.	109,042.	130,850.40
1827.	84,876.	72,449.75	1863.	110,491.	132,589.20
1828.	85,174.	72,553.45	1864.	112,098.	134,517.60
1829.	84,899.	72,573.00	1865.	114,825.	132,018.75
1830.	85,006.	76,993.80	1866.	118,780.	130,658.00
1831.	85,090.	77,333.40	1867.	120,884.	132,702.40
1832.	85,095.	77,067.00	1868.	123,650.	136,015.00
1833.	85,172.	80,913.80	1869.	124,082.	124,082.00
1834.	83,644.	80,328.20	1870.	124,348.	124,348.00
1835.	83,779.	83,799.00	1871.	128,468.	128,468.00
1836.	83,566.	87,773.80	1872.	131,748.	131,748.00
1837.	83,359.	95,862.85	1873.	132,924.	132,924.00
1838.	84,122.	97,746.40	1874.	133,530.	133,530.00
1839.	83,925.	104,906.25	1875.	134,976.	148,473.00
1840.	82,676.	103,345.00	1876.	135,219.	135,219.00
1841.	84,148.	113,599.80	1877.	137,261.	137,261.00
1842.	83,618.	117,493.60	1878.	138,475.	138,475.00
1843.	84,640.	118,496.00	1879.	138,428.	124,585.00
1844.	84,084.	117,717.60	1880.	140,235.	112,188.00
1845.	84,093.	117,730.20	1881.	143,731.	100,611.70
1846.	85,275.	119,385.00	1882.	146,202.	87,721.20
1847.	86,697.	125,710.66	1883.	149,462.	112,096.50
1848.	86,948.	126,126.80	1884.	150,601.	112,950.75
1849.	88,811.	133,336.50	1885.	151,069.	120,855.20
1850.	90,700.	136,050.00	1886.	152,166.	114,124.50
1851.	92,220.	129,108.00	1887.	153,260.	114,945.00
1852.	94,852.	132,792.80	1888.	154,932.	116,199.00
1853.	96,382.	132,990.75	1889.	157,243.	117,932.25
1854.	98,980.	141,367.21	1890.	159,241.	119,430.75
1855.	100,294.	130,054.60	1891.	161,241.	120,930.75
1856.	100,820.	129,243.94	*1891.	164,053.	123,039.75
1857.	100,545.	143,193.75	1892.	167,809.	125,856.75
1858.	101,486.	143,047.35			
1859.	103,103.	134,033.90			\$7,925,714.01
1860.	105,464.	131,825.00			

*The time for taking the enumeration changed to October, hence the second one in this year.

*The time for taking the enumeration changed to October, hence the second one in this year.

Average dividend per year paid by the School Fund since
its establishment,.....\$93,721.37⁵⁰/₁₉₇

No. 6.

SCHEDULE of the number of Children between four and sixteen years of age in each Town, according to the enumeration in the month of October, 1892, and the Dividend from the School Fund made to each Town during the year ending September 30, 1893, as apportioned by the Comptroller with the increase and decrease of such Children in each Town as compared with the previous year.

HARTFORD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Hartford,	10	10,739	\$8,054.25	332	
Avon,	7	231	173.25		9
Berlin,	9	526	394.50	17	
Bloomfield,	8	233	174.75		4
Bristol,	12	1,739	1,304.25	85	
Burlington,	9	297	222.75	17	
Canton,	8	580	435.00		5
East Granby,	6	124	93.00	10	
East Hartford,	10	1,199	899.25	48	
East Windsor,	11	729	546.75	15	
Enfield,	13	1,646	1,234.50	59	
Farmington,	7	699	524.25		21
Glastonbury,	18	698	523.50	15	
Granby,	10	244	183.00		3
Hartland,	8	95	71.25		7
Manchester,	9	1,952	1,464.00	59	
Marlborough,	4	122	91.50	23	
New Britain,	1	4,420	3,315.00	226	
Newington,	4	200	150.00	6	
Plainville,	1	367	275.25		16
Rocky Hill,	4	192	144.00		9
Simsbury,	12	398	298.50	11	
Southington,	11	1,158	868.50		36
South Windsor,	10	351	263.25		9
Suffield,	11	611	458.25		17
West Hartford,	1	436	327.00		11
Wethersfield,	6	369	276.75	22	
Windsor,	10	597	447.75	3	
Windsor Locks,	1	686	514.50	52	
Totals,	231	31,638	\$23,728.50	1,000	147

NEW HAVEN COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New Haven, City Dist.,	1	19,064	\$14,298.00	387	
New Haven, Westville,	1	412	309.00	30	
New Haven, South,....	1	78	58.50		2
Ansonia,.....	1	2,389	1,791.50	83	
Beacon Falls,.....	1	108	81.00	17	
Bethany,	5	97	72.75		3
Branford,	1	922	691.50	46	
Cheshire,	12	358	268.50	8	
Derby,.....	4	1,507	1,130.25		22
East Haven,.....	2	146	109.50	14	
Guilford,	10	487	365.25	9	
Hamden,	13	888	666.00	18	
Madison,	12	228	171.00		24
Meriden,.....	12	6,139	4,604.25		29
Middlebury,	6	127	95.25		3
Milford,.....	1	740	555.00	43	
Naugatuck,.....	6	1,431	1,073.25	70	
North Branford,.....	7	177	132.75	11	
North Haven,.....	8	359	269.25		6
Orange,.....	8	1,076	807.00	77	
Oxford,	13	215	161.25		41
Prospect,	1	80	60.00		2
Seymour,.....	1	844	633.00	35	
Southbury,	9	204	153.00		8
Wallingford,.....	9	1,543	1,157.25		12
Waterbury,	10	841	630.75	6	
Waterbury Central, ...	1	8,864	6,648.00	643	
Wolcott,.....	1	144	108.00	20	
Woodbridge,.....	1	169	126.75	4	
Totals,	158	49,637	\$37,227.75	1,521	152

NEW LONDON COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New London,.....	1	2,676	\$2,007.00	19	
Norwich Central,.....	1	1,534	1,150.50	3	
Norwich Town Street, .	1,	259	194.25	2	
Norwich, West Chelsea,	1	922	691.50		48
Norwich Town,.....	9	2,429	1,821.75		82
Bozrah,.....	7	208	156.00	19	
Colchester,.....	12	656	492.00	61	
East Lyme,.....	9	387	290.25		2
Franklin,.....	7	113	84.75	3	
Griswold,.....	14	693	519.75		10
Groton,.....	11	1,081	810.75		33
Lebanon,.....	16	314	235.50		37
Ledyard,.....	14	273	204.75	11	
Lisbon,.....	6	104	78.00	13	
Lyme,.....	7	176	132.00		6
Montville,.....	12	570	427.50	34	
North Stonington,.....	15	329	246.75		8
Old Lyme,.....	8	212	159.00		18
Preston,.....	12	635	476.25	3	
Salem,.....	7	99	74.25		
Sprague,.....	5	352	264.00	42	
Stonington,.....	16	1,494	1,120.50	103	
Voluntown,.....	8	276	207.00	21	
Waterford,.....	11	629	471.75	6	
Totals,.....	210	16,421	\$12,315.75	340	244

FAIRFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Bridgeport,.....	1	13,586	\$10,189.50	680	
Bethel,.....	1	779	584.25	56	
Brookfield,.....	8	211	158.25		1
Darien,.....	4	358	268.50		6
Danbury,.....	13	4,433	3,324.75	234	
Easton,.....	8	152	114.00	24	
Fairfield,.....	14	809	606.75		3
Greenwich,.....	20	2,073	1,554.75	28	
Huntington,.....	12	954	715.50		29
Monroe,.....	7	179	134.25	2	
New Canaan,.....	11	538	403.50	14	
New Fairfield,.....	7	149	111.75		4
Newtown,.....	21	742	556.50		46
Norwalk,.....	11	3,847	2,885.25	239	
Reading,.....	10	226	169.50	7	
Ridgefield,.....	13	432	324.00		1
Sherman,.....	6	129	96.75		1
Stamford,.....	1	3,649	2,736.75	77	
Stratford,.....	3	530	397.50	13	
Trumbull,.....	6	279	209.25	11	
Weston,.....	5	132	99.00	7	
Westport,.....	10	798	598.50		20
Wilton,.....	10	345	258.75		15
Totals,.....	202	35,330	\$26,497.50	1,392	126

WINDHAM COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Brooklyn,.....	9	620	\$465.00		30
Ashford,.....	10	121	90.75		7
Canterbury,.....	11	184	138.00		10
Chaplin,.....	1	105	78.75	12	
Eastford,.....	8	132	99.00	20	
Hampton,.....	8	135	101.25		4
Killingly,.....	15	1,540	1,155.00		2
Plainfield,.....	11	1,054	790.50	60	
Pomfret,.....	8	295	221.25	6	
Putnam,.....	6	1,464	1,098.00		115
Scotland,.....	5	89	66.75		3
Sterling,.....	8	278	208.50	11	
Thompson,.....	13	1,417	1,062.75		33
Windham,.....	11	1,972	1,479.00		125
Woodstock,.....	16	501	375.75	30	
Totals,	140	9,907	\$7,430.25	139	329

LITCHFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Litchfield,	1	627	\$470.25	23	
Barkhamsted,	11	230	172.50	7	
Bethlehem,	7	94	70.50	5	
Bridgewater,	5	109	81.75	4	
Canaan,	9	179	134.25	4	
Colebrook,	9	230	172.50		23
Cornwall,	16	290	217.50		1
Goshen,	11	171	128.25	3	
Harwinton,	1	223	167.25	2	
Kent,	10	268	201.00		15
Morris,	6	126	94.50		1
New Hartford,	9	854	640.50	73	
New Milford,	18	807	605.25	79	
North Canaan,	5	331	248.25	15	
Norfolk,	11	340	255.00	13	
Plymouth,	8	422	316.50		26
Roxbury,	7	195	146.25		16
Salisbury,	13	828	621.00	8	
Sharon,	17	397	297.75		29
Thomaston,	1	761	570.75		46
Torrington,	1	1,559	1,169.25	69	
Warren,	7	111	83.25	5	
Washington,	12	325	243.75	21	
Watertown,	9	443	332.25		16
Winchester,	8	1,392	1,044.00	100	
Woodbury,	14	370	277.50		11
Totals,	226	11,682	\$8,761.50	431	184

MIDDLESEX COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Middletown City,.....	1	1,741	\$1,305.75	13	
Middletown,.....	18	1,162	871.50	13	
Haddam,.....	10	429	321.75		19
Chatham,.....	11	373	279.75		33
Chester,.....	4	273	204.75	7	
Clinton,.....	1	226	169.50		6
Cromwell,.....	5	474	355.50	24	
Durham,.....	5	143	107.25	7	
East Haddam,.....	17	452	339.00		27
Essex,.....	1	368	276.00	10	
Killingworth,.....	8	116	87.00	15	
Middlefield,.....	4	193	144.75		2
Old Saybrook,.....	1	269	201.75		3
Portland,.....	6	1,092	819.00		
Saybrook,.....	1	264	198.00		23
Westbrook,.....	7	161	120.75	15	
Totals,	100	7,736	\$5,802.00	104	113

TOLLAND COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Tolland,	11	211	\$158.25		3
Andover,	1	60	45.00	7	
Bolton,	5	99	74.25		1
Columbia,	8	167	125.25	4	
Coventry,	10	370	277.50	7	
Ellington,	10	340	255.00	45	
Hebron,	9	203	152.25		11
Mansfield,	15	380	285.00	21	
Somers,	10	314	235.50	30	
Stafford,	16	985	738.75	44	
Union,	6	76	57.00		9
Vernon,	9	2,059	1,544.25		8
Willington,	9	194	145.50		2
Totals,	119	5,458	\$4,093.50	158	34

SUMMARY.

COUNTIES.	Number of Towns.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
HARTFORD, ..	29	231	31,638	\$23,728.50	1,000	147
NEW HAVEN,	25	158	49,637	37,227.75	1,521	152
NEW LONDON,	21	210	16,421	12,315.25	340	244
FAIRFIELD, ..	23	202	35,330	26,497.50	1,392	126
WINDHAM, ...	15	140	9,907	7,430.25	139	329
LITCHFIELD, .	26	226	11,682	8,761.50	431	184
MIDDLESEX, .	15	100	7,736	5,802.00	104	113
TOLLAND,	13	119	5,458	4,093.50	158	34
Totals,	167	1,386	167,809	\$125,856.75	5,085	1,329

Whole number returned, 1892,.....167,809

“ “ “ 1891,.....164,053

Increase,..... 3,756

AN ABSTRACT
OF THE
Schedule of Securities
OF THE
AGRICULTURAL COLLEGE FUND,
September 30, 1893.

Bond and Mortgages,	\$116,000.00
Town Bonds,	19,000.00
	\$135,000.00

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have audited and examined the schedule of the securities comprising the Capital of the Agricultural College Fund in the custody of the Commissioner of the School Fund, and have carefully compared the items thereof with the vouchers, as presented to us by JEREMIAH OLNEY, said Commissioner, on the 30th day of September, A. D. 1893, and find the same to be correct and amounting to the sum of one hundred and thirty-five thousand dollars (\$135,000.00).

E. LIVINGSTON WELLS,	}	<i>Auditors of</i>
OSCAR LEACH,	}	<i>Public Accounts.</i>

HARTFORD, Nov. 9, 1893.

1894.

No. 1.

AN ABSTRACT

OF THE

SCHEDULES *of the* SECURITIES CONSTITUTING

THE

Capital of the Connecticut School Fund.

BONDS AND MORTGAGES.

In Connecticut,	\$835,736.63
In Ohio,	833,295.93
In Indiana,	29,100.00
In Massachusetts,	3,257.00

REAL ESTATE.

Face Value of Mortgages,	113,044.15
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BANK STOCK.

In Eleven Banks,	167,147.61
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CASH.

In Treasury,	30,186.96
	<hr/> \$2,011,768.28

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have audited and examined the Schedule of Securities and property comprising the capital of the School Fund of said State, as prepared and presented to us by JEREMIAH OLNEY, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner on the 30th day of September, A. D., 1894, and find the same to be correct and amounting to the sum of two million eleven thousand seven hundred and sixty-eight dollars and twenty-eight cents (\$2,011,768.28).

OSCAR LEACH, } *Auditors of*
 E. LIVINGSTON WELLS, } *Public Accounts.*

HARTFORD, Conn., Oct. 30, 1894.

No. 2.

STATEMENT of Receipts and Disbursements of the Principal of the School Fund,
from Oct. 1, 1893, to Sept. 30, 1894.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, Sept. 30, 1893,	\$8,508.38	Commissioner's orders to sundry persons for	\$178,996.16
Cash received from sundry persons in payment		loans,	30,186.96
of Bonds, Notes and from sales of Real	200,674.74	Cash remaining in the Treasury, Sept. 30, 1894,	
Estate,			
	\$209,183.12		\$209,183.12
Cash remaining in the Treasury, Sept. 30, 1894,	\$30,186.96		

No. 3.
STATEMENT of Receipts and Disbursements of the Revenue of the School Fund,
from Oct. 1, 1893, to Sept. 30, 1894.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, Sept. 30, 1893,	\$78,566.99	Comptroller's orders to sundry Towns for sup-	\$127,092.75
Cash received from interest on Bonds and	129,299.15	port of Public Schools,	83,380.70
Notes, dividends on Stocks and Rents,	1,906.51	Cash remaining in the Treasury, Sept. 30, 1894,...	
Cash received for interest on Revenue remain-	700.80		
ing in the Treasury,			
Cash received for interest on Principal remain-			
ing in the Treasury,	\$210,473.45		\$210,473.45
Cash remaining in the Treasury, Sept. 30, 1894,	\$83,380.70		

No. 4.

Showing the number of Shares of Stock held in each bank, cost of same, and the amount of dividend received for the year ending September 30, 1894.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Dividends.
Bridgeport National,	200	\$10,000.00	\$1,000.00
Connecticut National,	64	6,400.00	512.00
City, Hartford,	120	12,000.00	720.00
Danbury National,	85	8,500.00	510.00
Farmers and Mechanics National,	141	14,135.00	846.00
Fairfield County National,	72	7,200.00	
Hartford National,	680	68,000.00	5,440.00
Middlesex County National,	100	10,000.00	550.00
Middletown National,	134	10,050.00	804.00
National, New Haven,	100	10,000.00	1,000.00
Waterbury National,	200	10,862.61	1,200.00
	1896	\$167,147.61	\$12,582.00

No. 5.

STATEMENT OF THE AMOUNT OF DIVIDENDS

Paid in each year since the establishment of the School Fund, together with the enumeration of Children in each year since 1824.

In the 1½ years ending March, 1796, the dividends were... \$60,403.78
 " " " " 1800, " " " " 23,651.10

<i>Year.</i>	<i>Dividend.</i>	<i>Year.</i>	<i>Dividend.</i>
1801.....	\$15,073.27	1814.....	\$39,223.50
1802.....	15,959.75	1815.....	38,878.00
1803.....	47,505.02	1816.....	40,595.72
1804.....	49,312.74	1817.....	40,186.32
1805.....	45,157.39	1818.....	49,404.98
1806.....	47,941.87	1819.....	58,020.62
1807.....	39,100.77	1820.....	58,439.36
1808.....	41,022.17	1821.....	67,429.60
1809.....	26,540.68	1822.....	68,013.60
1810.....	45,088.90	1823.....	72,203.25
1811.....	45,531.59	1824.....	72,190.50
1812.....	32,309.80		
1813.....	26,075.10		\$1,081,204.50

<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>	<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>
1825....	84,976.....	\$72,418.30	1861....	108,389.....	\$124,647.35
1826....	84,801.....	72,391.95	1862....	109,042.....	130,850.40
1827....	84,876.....	72,449.75	1863....	110,491.....	132,589.20
1828....	85,174.....	72,553.45	1864....	112,098.....	134,517.60
1829....	84,899.....	72,573.00	1865....	114,825.....	132,018.75
1830....	85,006.....	76,993.80	1866....	118,780.....	130,658.00
1831....	85,090.....	77,333.40	1867....	120,884.....	132,702.40
1832....	85,095.....	77,067.00	1868....	123,650.....	136,015.00
1833....	85,172.....	80,913.80	1869....	124,082.....	124,082.00
1834....	83,644.....	80,328.20	1870....	124,348.....	124,348.00
1835....	83,779.....	83,799.00	1871....	128,468.....	128,468.00
1836....	83,566.....	87,773.80	1872....	131,748.....	131,748.00
1837....	83,359.....	95,862.85	1873....	132,924.....	132,924.00
1838....	84,122.....	97,746.40	1874....	133,530.....	133,530.00
1839....	83,925.....	104,906.25	1875....	134,976.....	148,473.00
1840....	82,676.....	103,345.00	1876....	135,219.....	135,219.00
1841....	84,148.....	113,599.80	1877....	137,261.....	137,261.00
1842....	83,618.....	117,493.60	1878....	138,475.....	138,475.00
1843....	84,640.....	118,496.00	1879....	138,428.....	124,585.00
1844....	84,084.....	117,717.60	1880....	140,235.....	112,188.00
1845....	84,093.....	117,730.20	1881....	143,731.....	100,611.70
1846....	85,275.....	119,385.00	1882....	146,202.....	87,721.20
1847....	86,697.....	125,710.66	1883....	149,462.....	112,096.50
1848....	86,948.....	126,126.80	1884....	150,601.....	112,950.75
1849....	88,811.....	133,336.50	1885....	151,069.....	120,855.20
1850....	90,700.....	136,050.00	1886....	152,166.....	114,124.50
1851....	92,220.....	129,108.00	1887....	153,260.....	114,945.00
1852....	94,852.....	132,792.80	1888....	154,932.....	116,199.00
1853....	96,382.....	132,990.75	1889....	157,243.....	117,932.25
1854....	98,980.....	141,367.21	1890....	159,241.....	119,430.75
1855....	100,294.....	130,054.60	1891....	161,241.....	120,930.75
1856....	100,820.....	129,243.94	*1891....	164,053.....	123,039.75
1857....	100,545.....	143,193.75	1892....	167,809.....	125,856.75
1858....	101,486.....	143,047.35	1893....	169,457.....	127,092.75
1859....	103,103.....	134,033.90			
1860....	105,464.....	131,825.00			

*The time for taking the enumeration changed to Oct., hence the 2d one in this year. } \$8,052,806.76

Average dividend per year paid

by the School Fund since its establishment,.....\$94,068.90⁹¹₉₈

No. 6.

SCHEDULE of the number of Children between four and sixteen years of age in each Town, according to the enumeration in the month of October, 1893, and the Dividend from the School Fund made to each Town during the year ending September 30, 1894, as apportioned by the Comptroller with the increase and decrease of such Children in each Town as compared with the previous year.

HARTFORD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Hartford,.....	10	11,021	\$8,265.75	282	
Avon,	7	233	174.75	2	
Berlin,	9	561	420.75	35	
Bloomfield,.....	8	230	172.50		3
Bristol,.....	12	1,771	1,328.25	32	
Burlington,	9	317	237.75	20	
Canton,	8	619	464.25	39	
East Granby,.....	6	124	93.00		
East Hartford,	10	1,199	899.25		
East Windsor,.....	11	726	544.50		3
Enfield,	1	1,613	1,209.75		33
Farmington,	7	690	517.50		9
Glastonbury,	18	713	534.75	15	
Granby,	10	241	180.75		3
Hartland,	8	90	67.50		5
Manchester,	9	1,993	1,494.75	41	
Marlborough,	4	119	89.25		3
New Britain,	1	4,476	3,357.00	56	
Newington,	4	217	162.75	17	
Plainville,	1	379	284.25	12	
Rocky Hill,.....	4	202	151.50	10	
Simsbury,	12	379	284.25		19
Southington,	11	1,128	846.00		30
South Windsor,.....	10	374	280.50	23	
Suffield,.....	11	651	488.25	40	
West Hartford,.....	1	462	346.50	26	
Wethersfield,	6	386	289.50	17	
Windsor,	10	602	451.50	5	
Windsor Locks,.....	1	643	482.25		43
Totals,	219	32,159	\$24,119.25	672	151

NEW HAVEN COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New Haven, City Dist.,	1	19,409	\$14,556.75	345	
New Haven, Westville,	1	421	315.75	9	
New Haven, South,....	1	75	56.25		3
Ansonia,.....	1	2,445	1,833.75	56	
Beacon Falls,.....	1	89	66.75		19
Bethany,.....	5	95	71.25		2
Branford,.....	1	892	669.00		30
Cheshire,.....	12	350	262.50		8
Derby,.....	1	1,551	1,163.25	44	
East Haven,.....	2	149	111.75	3	
Guilford,.....	10	495	371.25	8	
Hamden,.....	13	914	685.50	26	
Madison,....	1	227	170.25		1
Meriden,.....	12	6,219	4,664.25	80	
Middlebury,.....	6	135	101.25	8	
Milford,.....	1	738	553.50		2
Naugatuck,.....	6	1,527	1,145.25	96	
North Branford,.....	7	175	131.25		2
North Haven,.....	8	352	264.00		7
Orange,.....	8	1,103	827.25	27	
Oxford,.....	12	212	159.00		3
Prospect,.....	1	91	68.25	11	
Seymour,.....	1	752	564.00		92
Southbury,.....	9	232	174.00	28	
Wallingford,.....	9	1,602	1,201.50	59	
Waterbury,.....	10	955	716.25	114	
Waterbury Central, ...	1	8,869	6,651.75	5	
Woleott,.....	1	127	95.25		17
Woodbridge,.....	1	173	129.75	4	
Totals,	143	50,374	\$37,780.50	923	186

NEW LONDON COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New London,	1	2,865	\$2,148.75	189	
Norwich Central,	1	1,548	1,161.00	14	
Norwich Town Street, ..	1	254	190.50		5
Norwich, West Chelsea, ..	1	957	717.75	35	
Norwich Town,	9	2,430	1,822.50	1	
Bozrah,	7	238	178.50	30	
Colchester,	12	642	481.50		14
East Lyme,	9	396	297.00	9	
Franklin,	7	95	71.25		18
Griswold,	14	711	533.25	18	
Groton,	11	1,086	814.50	5	
Lebanon,	16	328	246.00	14	
Ledyard,	14	274	205.50	1	
Lisbon,	6	105	78.75	1	
Lyme,	7	170	127.50		6
Montville,	12	575	431.25	5	
North Stonington,	15	316	237.00		13
Old Lyme,	8	209	156.75		3
Preston,	12	621	465.75		14
Salem,	7	90	67.50		9
Sprague,	5	377	282.75	25	
Stonington,	15	1,509	1,131.75	15	
Voluntown,	8	265	198.75		11
Waterford,	11	638	478.50	9	
Totals,	209	16,699	\$12,524.25	371	93

FAIRFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Bridgeport,	1	13,131	\$9,848.25		455
Bethel,	1	771	578.25		8
Brookfield,	8	200	150.00		11
Darien,	4	366	274.50	8	
Danbury,	13	4,377	3,282.75		56
Easton,	8	141	105.75		11
Fairfield,	14	828	621.00	19	
Greenwich,	20	2,160	1,620.00		13
Huntington,	12	1,003	752.25	49	
Monroe,	7	182	136.50	3	
New Canaan,	11	563	422.25	25	
New Fairfield,	6	148	111.00		1
Newtown,	21	721	540.75		21
Norwalk,	11	3,964	2,973.00	117	
Reading,	10	300	225.00	74	
Ridgefield,	13	429	321.75		3
Sherman,	6	131	98.25	2	
Stanford,	1	3,776	2,832.00	127	
Stratford,	3	572	429.00	42	
Trumbull,	6	284	213.00	5	
Weston,	5	160	120.00	28	
Westport,	10	803	602.25	5	
Wilton,	10	357	267.75	12	
Totals,	201	35,367	\$26,525.25	616	579

WINDHAM COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Brooklyn,.....	9	588	\$441.00		32
Ashford,.....	10	125	93.75	4	
Canterbury,.....	11	172	129.00		12
Chaplin,.....	1	119	89.25	14	
Eastford,.....	8	136	102.00	4	
Hampton,.....	8	134	100.50		1
Killingly,.....	15	1,551	1,163.25	11	
Plainfield,.....	11	1,100	825.00	46	
Pomfret,.....	8	272	204.00		23
Putnam,.....	6	1,582	1,186.50	118	
Scotland,.....	5	93	69.75	4	
Sterling,.....	8	286	214.50	8	
Thompson,.....	13	1,407	1,055.25		10
Windham,.....	11	1,933	1,449.75		39
Woodstock,.....	16	456	342.00		45
Totals,	140	9,954	\$7,465.50	209	162

LITCHFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Litchfield,	1	625	\$468.75		2
Barkhamsted,	11	218	163.50		12
Bethlehem,	7	86	64.50		8
Bridgewater,	5	134	100.50	25	
Canaan,	8	184	138.00	5	
Colebrook,	9	230	172.50		
Cornwall,	15	288	216.00		2
Goshen,	11	164	123.00		7
Harwinton,	1	232	174.00	9	
Kent,	13	266	199.50		2
Morris,	6	126	94.50		
New Hartford,	9	825	618.75		29
New Milford,	18	754	565.50		53
North Canaan,	5	353	264.75	22	
Norfolk,	11	312	234.00		28
Plymouth,	8	449	336.75	27	
Roxbury,	7	205	153.75	10	
Salisbury,	13	808	606.00		20
Sharon,	17	424	318.00	27	
Thomaston,	1	745	558.75		16
Torrington,	1	1,616	1,212.00	57	
Warren,	7	103	77.25		8
Washington,	1	361	270.75	36	
Watertown,	9	496	372.00	53	
Winchester,	8	1,395	1,046.25	3	
Woodbury,	14	368	276.00		2
Totals,	216	11,767	\$8,825.25	274	189

MIDDLESEX COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Middletown City,	1	1,717	\$1,287.75		24
Middletown,	18	1,161	870.75		1
Haddam,	10	431	323.25	2	
Chatham,	11	377	282.75	4	
Chester,	4	295	221.25	22	
Clinton,	1	238	178.50	12	
Cromwell,	5	502	376.50	28	
Durham,	5	155	116.25	12	
East Haddam,	17	456	342.00	4	
Essex,	1	372	279.00	4	
Killingworth,	8	106	79.50		10
Middlefield,	4	190	142.50		3
Old Saybrook,	1	270	202.50	1	
Portland,	6	1,028	771.00		64
Saybrook,	1	265	198.75	1	
Westbrook,	7	153	114.75		8
Totals,	100	7,716	\$5,787.00	90	110

TOLLAND COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Tolland,	11	225	\$168.75	14	
Andover,	1	60	45.00		
Bolton,	5	91	68.25		8
Columbia,	8	146	109.50		21
Coventry,	10	360	270.00		10
Ellington,	10	325	243.75		15
Hebron,	9	200	150.00		3
Mansfield,	15	382	286.50	2	
Somers,	10	310	232.50		4
Stafford,	16	1,004	753.00	19	
Union,	6	80	60.00	4	
Vernon,	9	2,034	1,525.50		25
Willington,	9	204	153.00	10	
Totals,	119	5,421	\$4,065.75	49	86

SUMMARY.

COUNTIES.	Number of Towns.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
HARTFORD, ..	29	219	32,159	\$24,119.25	672	151
NEW HAVEN,	25	143	50,374	37,780.50	923	186
NEW LONDON,	21	209	16,699	12,524.25	371	93
FAIRFIELD, ..	23	140	35,367	26,525.25	616	579
WINDHAM, ...	15	201	9,954	7,465.50	209	162
LITCHFIELD, .	26	216	11,767	8,825.25	274	189
MIDDLESEX, .	15	100	7,716	5,787.00	90	110
TOLLAND,	13	119	5,421	4,065.75	49	86
Totals,	167	1,347	169,457	\$127,092.75	3,204	1,556

Whole number returned, 1893,.....169,457
 " " " 1892,.....167,809
 Increase,..... 1,648

ANNUAL REPORT

IN RELATION TO THE

Criminal Business of the Courts

OF THE

STATE OF CONNECTICUT,

FOR THE

Year Ending July 1, 1894,

AS SHOWN BY THE RETURNS OF THE STATE ATTORNEYS.

COMPILED BY THE COMPTROLLER.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD :
PRESS OF WATERMAN & WRIGHT.
1894.

State of Connecticut.

STATE OF CONNECTICUT.

COMPTROLLER'S OFFICE, 'HARTFORD, November 20, 1894.

To His Excellency, the Governor :

Complying with the Statute I herewith submit the Annual Reports of the State Attorneys, concerning the Criminal Business of the Courts for the year ending July 1, 1894. Whole number of prosecutions for different crimes, twelve hundred and four (1,204), an increase of one hundred and seventy-three (173), as compared with the preceding year. Total number of cases disposed of, nineteen hundred and sixty-five (1,965), an increase of two hundred and seventy-five (275). Total number of convictions, one hundred and seventy-eight (178), an increase of seventy-four (74). The amount of forfeited bonds reported, ten thousand seven hundred and twenty-five and $\frac{50}{100}$ (\$10,725.50) dollars, an increase of six hundred and sixty-five and $\frac{50}{100}$ (\$665) dollars.

Respectfully submitted,

NICHOLAS STAUB,

Comptroller.

REPORTS OF THE STATE ATTORNEYS.

STATE OF CONNECTICUT,

OFFICE OF STATE'S ATTORNEY FOR HARTFORD COUNTY.

To the Comptroller :

SIR :—Herewith I send you a statement of the business of this office for the year ending July 1, 1894.

Total number of cases disposed of during the year,	245
Number of terms they were in court—1 for 11 terms ; 1 for 5 terms ; 1 for 4 terms ; 7 for 3 terms ; 37 for 2 terms ; 198 for 1 term.	
Total number of trials, and their results :	
Number of convictions,	14
Number of acquittals,	none
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	120
Bonds forfeited :	
Number,	3
Amount,	\$97.50
Number of <i>nolles</i> absolute,	99
Number of <i>nolles</i> upon terms,	7
Number of original informations,	74
Appealed cases and their disposition by verdict,	145
Number by verdict,	4
Number of pleas of guilty,	53
Number of <i>nolles</i> absolute,	62
*Number disposed of upon payment or part payment of fine below and cost,	5
Whole number of prosecutions for different crimes,	245
Number of second convictions for the same crime.	none
Number of third convictions for the same crime,	2

ARTHUR F. EGGLESTON,

State's Attorney for Hartford County.

* 21 Appeals vacated.

NEW HAVEN COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year, . . .	207
Number of terms they were in court—1 for ten terms, 1 for 9 terms; 7 for 8 terms; 3 for 5 terms; 1 for 4 terms; 15 for 3 terms; 14 for 2 terms; 165 for 1 term.	
Total number of trials, and their results:	
Number of convictions,	22
Number of acquittals,	12
Number of cases in which there was disagreement of jury,	5
Number of pleas of guilty,	60
Bonds forfeited:	
Number,	7
Amount,	\$7,800
Number of <i>nolles</i> absolute,	62
Number of <i>nolles</i> upon terms,	14
Number of original informations,	184
Appealed cases and their disposition by verdict:	
Number by verdict,	none
Number of pleas of guilty,	none
Number of <i>nolles</i> absolute,	none
Number disposed of upon payment or part payment of fine below and cost,	none
Whole number of prosecutions for different crimes, . . .	222
Number of second convictions for the same crime, . . .	none
Number of third convictions for the same crime, . . .	1

TILTON E. DOOLITTLE,

*State's Attorney for New Haven County.**To the Comptroller:*

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year, . . .	46
Number of terms they were in court—42 for 1 term; 3 for 2 terms; 1 for 3 terms.	

Total number of trials, and their results:

Number of convictions,	3
Number of acquittal,	1
Number of cases in which there was disagreement of jury,	1

Number of pleas of guilty,	11
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Bonds forfeited:

Number,	none
Amount,	none

*Number of <i>nolles</i> absolute,	24
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Number of <i>nolles</i> upon terms,	6
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Number of original informations,	46
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Appealed cases and their disposition by verdict:

Number by verdict,	no appealed cases
Number of pleas of guilty,	no appealed cases
Number of <i>nolles</i> absolute,	no appealed cases
Number disposed of upon payment or part payment of fine below and cost,	not given

Whole number of prosecutions for different crimes,	not given
--	-----------

Number of second convictions for the same crime,	not given
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Number of third convictions for the same crime,	not given
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GEORGE E. TERRY,

*Assistant State's Attorney for New Haven County, Waterbury, Conn.**To the Comptroller:*

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year,	277
--	-----

Number of terms they were in court—1 for 12 terms; 1 for 9 terms; 5 for 6 terms; 6 for 5 terms; 16 for 4 terms; 34 for 3 terms; 96 for 2 terms; 118 for 1 term.	
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Total number of trials, and their results:

Number of convictions,	24
Number of acquittals,	13
Number of cases in which there was disagreement of jury,	8

Number of pleas of guilty,	50
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Bonds forfeited:

Number,	10
Amount,	\$1,250

* 13 nolle without costs as they should have been joined with other informations.
2 nolle, accused in States Prison. 3 erased by order of court.

Number of <i>nolles</i> absolute,	99
Number of <i>nolles</i> upon terms,	81
Number of original informations,	none
Appealed cases and their disposition by verdict:	
Number by verdict,	37
Number of pleas of guilty,	50
Number of <i>nolles</i> absolute,	99
Number disposed of upon payment or part payment of fine below and cost,	81
Whole number of prosecutions for different crimes, . . .	277
Number of second convictions for the same crime, . . .	none
Number of third convictions for the same crime, . . .	none

GEORGE M. GUNN,

Prosecuting Attorney, Court of Common Pleas for New Haven County.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:*

Total number of cases disposed of during the year, . . .	187
Number of terms they were in court—141 for 1 term; 35 for 2 terms; 8 for 3 terms; 2 for 4 terms; 1 for 5 terms.	
Total number of trials, and their result, 12.	
Number of convictions,	8
Number of acquittals,	2
Number of cases in which there was disagreement of jury,	2
Number of pleas of guilty,	12
Bonds forfeited:	
Number,	11
Amount,	\$1,200
Number of <i>nolles</i> absolute,	67
Number of <i>nolles</i> upon terms,	84
Number of original informations,	3
Appealed cases and their disposition by verdict:	
Number by verdict,	10
Number of pleas of guilty,	12
Number of <i>nolles</i> absolute,	67
Number disposed of upon payment or part payment of fine below and cost,	84

* Erased from docket by order of court, 2. The foregoing statement includes the month of June, 1893.

Whole number of prosecutions for different crimes,	not given
Number of second convictions for the same crime,	not given
Number of third convictions for the same crime,	not given

JOHN P. KELLOGG,

Prosecuting Attorney, District Court of Waterbury.

NEW LONDON COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year,	123
Number of terms they were in court—120 for 1 term; 1 for 2 terms; 2 for 3 terms.	

Total number of trials, and their results:

Number of convictions,	18
Number of acquittals,	2
Number of cases in which there was disagreement of jury,	1
Number of pleas of guilty,	42

Bonds forfeited:

Number,	2
Amount,	\$500
Number of <i>nolles</i> absolute,	18
Number of <i>nolles</i> upon terms,	4
Number of original informations,	67

*Appealed cases and their disposition by verdict:

Number by verdict,	not given
Number of pleas of guilty,	not given
Number of <i>nolles</i> absolute,	not given
Number disposed of upon payment or part payment of fine below and cost,	not given
Whole number of prosecutions for different crimes,	91
Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	none

SOLOMON LUCAS,

State's Attorney for New London County.

*No appeals to the Superior Court in this County.

MEMORANDUM—There were two bonds forfeited—one of \$300, which was paid. The other was cancelled, the accused having been subsequently arrested and convicted.

NEW LONDON COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

* Total number of cases disposed of during the year,	84
Number of terms they were in court — 79 for 1 term ; 5 for 2 terms.	
† Total number of trials and their results:	
† Number of convictions,	11
Number of acquittals,	3
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	8
‡ Bonds forfeited:	
Number,	2
Amount,	\$150
Number of <i>nolles</i> absolute,	20
Number of <i>nolles</i> upon terms,	32
Number of original informations,	4
¶ Appealed cases and their disposition by verdict:	
Number by verdict,	not given
Number of pleas of guilty,	not given
Number of <i>nolles</i> absolute,	not given
§ Number disposed of upon payment or part payment of fine below and cost,	not given
Whole number of prosecutions for different crimes,	84
Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	none

H. A. HULL,

Prosecuting Attorney for New London County.

Subscribed and sworn to before me, July 23, 1894.

JOHN C. AVERILL,

Clerk Criminal Court Common Pleas, New London County, Conn.

* Twenty-six cases were continued, owing to death of Judge Crump.

† Eleven convictions merged into 5.

‡ William Welch, now in State's Prison ; Jake Fields and surety both left State.

¶ All cases come by appeal. Settled in court below, 5.

§ Erased from docket, 3.

FAIRFIELD COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year, . . .	287
Number of terms they were in court—212 for 1 term; 46 for 2 terms; 15 for 3 terms; 7 for 4 terms; 5 for 5 terms; 1 for 8 terms; 1 for 9 terms.	

Total number of trials and their results:

Number of convictions,	20
Number of acquittals,	5
Number of cases in which there was disagreement of jury,	2
Number of pleas of guilty,	99

Bonds forfeited:

Number,	6
Amount,	\$1,600
Number of <i>nolles</i> absolute,	127
Number of <i>nolles</i> upon terms,	28
Number of original informations,	16

*Appealed cases and their disposition by verdict:

Number by verdict,	not given
Number of pleas of guilty,	not given
Number of <i>nolles</i> absolute,	not given
Number disposed of upon payment or part payment of fine below and cost,	not given
Whole number of prosecutions for different crimes,	not given
Number of second convictions for the same crime,	not given
Number of third convictions for the same crime,	not given

SAMUEL FESSENDEN,

State's Attorney for Fairfield County.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year,	249
Number of terms they were in court—106 for 1 term; 50 for 2 terms; 27 for 3 terms; 22 for 4 terms; 6 for 5 terms; 4 for 6 terms; 1 for 7 terms; 3 for 8 terms; 2 for 10	

*No appealed cases come to the Superior Court for Fairfield County.

terms; 23 for 11 terms; 2 for 12 terms; 1 for 16 terms;
2 for 20 terms.

Total number of trials and their results:

Number of convictions,	23
Number of acquittals,	11
Number of cases in which there was disagreement of jury,	8
Number of pleas of guilty,	78
Bonds forfeited:	
Number,	17
Amount,	\$2,100
Number of <i>nolles</i> absolute,	52
Number of <i>nolles</i> upon terms,	67
Number of original informations,	not given

*Appealed cases and their disposition by verdict:

Number by verdict,	not given
Number of pleas of guilty,	not given
Number of <i>nolles</i> absolute,	not given
Number disposed of upon payment or part payment of fine below below and cost,	not given
Whole number of prosecutions for different crimes,	not given
Number of second convictions for the same crime,	not given
Number of third convictions for the same crime,	none

WILLIAM B. GLOVER,

Prosecuting Attorney of the Criminal Court of Common Pleas.

WINDHAM COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year,	81
Number of terms they were in court—49 for 1 term; 11 for 2 terms; 16 for 3 terms; 4 for 4 terms; 1 for 5 terms.	
Total number of trials and their results:	
Number of convictions,	7
Number of acquittals,	2
Number of cases in which there was disagreement of jury,	2
Number of pleas of guilty,	35

*All cases in this court are appealed cases.

Bonds forfeited:

Number,	5
Amount,	\$2,650
Number of <i>nolles</i> absolute,	25
Number of <i>nolles</i> upon terms,	4
*Number of original informations,	63

Appealed cases and their disposition by verdict:

Number by verdict,	3
Number of pleas of guilty,	3
Number of <i>nolles</i> absolute,	12
†Number disposed of upon payment or part payment of fine below and cost,	1
Whole number of prosecutions for different crimes,	81
Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	none

JOHN L. HUNTER,

State's Attorney for Windham County.

LITCHFIELD COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year,	104
Number of terms they were in court—1 for 6 terms; 6 for 4 terms; 15 for 2 terms; 82 for 1 term.	

Total number of trials and their results:

Number of convictions,	12
‡Number of acquittals,	3
Number of cases in which there was disagreement of jury,	1
Number of pleas of guilty,	15

Bonds forfeited:

Number,	2
Amount,	\$600
Number of <i>nolles</i> absolute,	48
Number of <i>nolles</i> upon terms,	15
Number of original informations,	27

Appealed cases and their disposition by verdict:

Number by verdict,	2
Number of pleas of guilty,	2
Number of <i>nolles</i> absolute,	1

*Bench warrants. 4.

†Erased from docket. 1.

‡And 1 acquittal on sole ground of insanity and accused sentenced to Insane Hospital.

Number disposed of upon payment or part payment of fine below and cost,	7
Whole number of prosecutions for different crimes,	123
Number of second convictions for the same crime,	not given
Number of third convictions for the same crime,	not given

I hereby certify that the foregoing is a true and accurate statement of the business of my office as State Attorney for the year ending July 1, 1894.

JAMES HUNTINGTON,
State's Attorney for Litchfield County.

Sworn to before me this 1st day of August, 1894.

ARTHUR D. WARNER,
Justice of the Peace.

MIDDLESEX COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year,	55
Number of terms they were in court—5 for 4 terms; 2 for 3 terms; 7 for 2 terms; 41 for 1 term.	
Total number of trials and their results:	
Number of convictions,	4
Number of acquittals,	2
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	12
Bonds forfeited:	
Number,	5
Amount, \$100 each, compromised,	\$500
Number of <i>nolles</i> absolute,	13
Number of <i>nolles</i> upon terms,	20
Number of original informations,	26
Appealed cases and their disposition by verdict:	
Number by verdict,	1
Number of pleas of guilty,	3
Number of <i>nolles</i> absolute,	7
Number disposed of upon payment or part payment of fine below and cost,	12
Whole number of prosecutions for different crimes,	61
Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	none

WILLIAM T. ELMER,
State's Attorney for Middlesex County.

TOLLAND COUNTY.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1, 1894:

Total number of cases disposed of during the year,	20
Number of terms they were in court—19 for 1 term; 1 for 2 terms.	

Total number of trials and their results:

Number of convictions,	12
*Number of acquittals,	2
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	6

Bonds forfeited:

Number,	none
Amount,	none

Number of <i>nolles</i> absolute,	4
Number of <i>nolles</i> upon terms,	1
Number of original informations,	9

Appealed cases and their disposition by verdict :

Number by verdict,	3
Number of pleas of guilty,	none
Number of <i>nolles</i> absolute,	3
†Number disposed of upon payment or part payment of fine below and cost,	none

Whole number of prosecutions for different crimes, 20:

- 1 larceny.
- 1 rape.
- 2 assault and battery.
- 2 violation of liquor law.
- 1 vagrancy.
- 4 breach of the peace.
- 1 statutory burglary and theft.
- 2 statutory burglary.
- 1 forgery.
- 1 attempt to rape.
- 1 violation of fishing laws.
- 1 appeal from commitment to temporary home.
- 2 resisting officers.

Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	none

JOEL H. REED,

State's Attorney for Tolland County.

*1 on ground of insanity.

†1 appeal vacated.

SUMMARY.

The following is a summary of the statements of the attorneys for the several counties of the State, as shown by the foregoing returns:

Total number of cases disposed of during the year,	1,965
Number of terms they were in court—1,372 for 1 term; 321 for 2 terms; 127 for 3 terms; 64 for 4 terms; 23 for 5 terms; 10 for 6 terms; 1 for 7 terms; 11 for 8 terms; 3 for 9 terms; 3 for 10 terms; 24 for 11 terms; 3 for 12 terms; 1 for 16 terms; 2 for 20 terms.	
Total number of trials and their results: .	
Number of convictions,	178
Number of acquittals,	62
Number of cases in which there was disagreement of jury, .	30
Number of pleas of guilty,	548
Bonds forfeited:	
Number,	70
Amount,	\$10,725.50
Number of <i>nolles</i> absolute,	658
Number of <i>nolles</i> upon terms,	363
Number of original informations,	519
Appealed cases and their disposition by verdict:	
Number by verdict,	60
Number of pleas of guilty,	123
Number of <i>nolles</i> absolute,	251
Number disposed of upon payment or part payment of fine below and cost,	193
Whole number of prosecutions for different crimes, . . .	1,204
Number of second convictions for the same crime, . . .	none
Number of third convictions for the same crime, . . .	3

REPORT
OF THE
BANK COMMISSIONERS
OF THE
STATE OF CONNECTICUT,
TO
THE GOVERNOR,
JANUARY, 1895.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1894

BANK COMMISSIONERS.

EDWARD R. DOYLE, HARTFORD.

EDWIN A. BUCK, WILLIMANTIC.

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State of Connecticut.

BANK COMMISSIONERS' REPORT.

OFFICE OF THE BANK COMMISSIONERS,
HARTFORD, January 9, 1895.

To His Excellency, O. VINCENT COFFIN, Governor :

We have the honor to submit herewith our Annual Report, showing the condition of the Savings Banks, State Banks, and Trust Companies on October 1, 1894.

SAVINGS BANKS.

Since we submitted our last annual report the country has passed through a period of very serious financial and commercial depression — a depression the like of which has not been chronicled in the annals of the country since the dark days of 1873. It is not our province to dilate upon the various reasons and causes for the crisis through which the country has now successfully emerged, but it is a most encouraging and satisfactory feature of the financial condition of this State to be able to show that Connecticut and its savings institutions have weathered the storm so buoyantly and with so little permanent check or disturbance.

The volume of business done by the banks is much in excess of the general depreciation of the manufacturing industries upon the proceeds of which the banks largely depend for their deposits. This proves that the financial condition of our citizens, though perhaps straitened for

a time, has not been seriously impaired or diminished. Even during the hardest period of the general depression there never was an inordinate run upon the deposits of the poorer classes, and the stringency was manifested rather by a temporary cessation of additions to their savings than by a steady withdrawal of funds already accumulated.

During the revival of business and the increase of manufacture consequent upon the passage of the present tariff law the banks were the first to feel the improvement. The gratifying and steady increase in the volume of business now being transacted by all the banks of this State is a pleasant and certain augury for the financial prosperity of our institutions during the coming fiscal year.

Another source of satisfaction and security is to be found in the stable and sound condition apparent in the affairs of the institutions themselves.

The following statement shows the assets and liabilities on Oct. 1, 1894, as compared with those of the year preceding.

ASSETS.

	October 1, 1894.	October 1, 1893.	Increase.	Decrease.
Loans on Real Estate, . . .	\$55,296,853.66	\$53,506,305.27	\$1,790,548.39	.....
Loans on Collateral Security, . .	8,575,501.89	9,804,952.89	.....	\$1,229,451.00
Loans on Personal Security only, .	3,043,979.51	3,494,560.35	.....	450,580.84
Invested in United States Bonds, .	727,950.10	599,200.10	128,750.00	.....
Invested in State, Town, City, and Corporation Bonds, . . . }	34,661,129.53	33,262,546.17	1,398,583.36	.....
Invested in R. R. Stocks and Bonds,	28,462,855.75	27,245,479.57	1,217,376.18	.....
Invested in Bank Stocks, . . .	6,773,661.46	6,733,093.46	40,568.00	.....
Real Estate owned, including Bank- ing Houses, . . . }	3,064,263.30	3,098,478.92	.....	34,215.62
Miscellaneous Assets, . . .	657,132.87	600,853.51	56,279.36	.....
Cash on hand and in Bank, . .	4,757,467.41	4,473,700.23	283,767.18	.....
Total Assets,	\$146,020,795.48	\$142,819,170.47	\$3,201,625.01	\$1,714,247.46

LIABILITIES.

	October 1, 1894.	October 1, 1893.	Increase.	Decrease.
Deposits,	\$136,928,858.49	\$133,967,220.11	\$2,961,638.38	
Surplus,	5,505,431.78	5,245,883.27	259,548.51	
Interest and Profit and Loss, . . .	3,439,530.31	3,313,066.43	126,463.88	
Other Liabilities,	146,974.90	293,000.66		\$146,025.76
Total Liabilities,	\$146,020,795.48	\$142,819,170.47	\$3,201,625.01	

For reasons to which we have reverted in another portion of this report it is not surprising that a marked increase is shown on loans secured by real estate mortgages, while the advances on collateral and personal securities have somewhat diminished. Thus, while real estate loans have increased \$1,790,548.39, collateral loans have decreased \$1,229,451, and personal loans \$450,580.84.

The care with which the savings of our citizens have been husbanded by the financial institutions to which they are intrusted is notably manifested by the very decided increase of investments in United States, City, and Railroad Bonds, and Bank stocks of undoubted merit. Another healthy sign of improvement is traceable to the fact that real estate owned by foreclosure shows a decrease of \$34,215.62. The miscellaneous assets have increased \$56,-279.36, and the cash on hand and in bank \$283,767.18.

One of the most flattering testimonies to the thrift and industry of our citizens, as well as to the confidence they display in the financial integrity of the institutions to which they intrust their savings, is to be found in the very handsome increase in the total amount of deposits for the year under review—an increase which has been effected, as we have shown, under the most trying and difficult circumstances. The increase amounts to \$2,961,-638.38, a showing that has never been paralleled during a similar period of stagnation and uncertainty. Very handsome increases have been made in the surplus and profit

and loss accounts, while other liabilities have been reduced \$146,025.76.

In the table herewith appended will be found matters of general interest gathered from different sources and appertaining to the miscellaneous business of our banks.

MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1894.	October 1, 1893.	Increase.	Decrease.
Number of depositors having less than \$1,000,	297,843	296,703	1,140	.....
Amount of such deposits,	\$58,179,014.47	\$57,886,562.42	\$292,452.05	.....
Depositors having \$1,000 and not over \$2,000,	27,406	27,578	.....	172
Amount of such deposits,	36,480,290.65	35,634,884.53	845,406.12	.....
Depositors having \$2,000 and not over \$10,000,	11,819	11,394	425	.....
Amount of such deposits,	39,476,156.17	37,447,112.21	2,029,043.96	.....
Depositors having over \$10,000,	186	204	.....	18
Amount of such deposits,	2,793,397.20	2,998,660.95	.....	\$205,263.75
Total number of depositors,	337,254	335,879	1,375	.....
Total amount of deposits,	136,928,858.49	133,967,220.11	2,961,638.38	.....
Largest amount due a single depositor,	112,271.60	109,872.76	2,398.84	.....
Average amount due depositors,	461.51	398.95	62.56	.....
Number of accounts opened during the year,	47,314	51,627	.....	4,313
Number of accounts closed during the year,	45,911	47,149	.....	1,238
Income received during the year,	7,201,317.46	7,369,677.97	.....	168,360.51
Dividends declared during the year,	5,293,047.14	5,249,139.75	43,907.39	.....
Amount deposited, including interest credited,	31,479,257.48	33,978,462.67	.....	2,499,205.19
Amount withdrawn during the year,	28,526,768.63	30,699,764.17	.....	2,172,995.54
Amount past-due paper,	108,028.04	66,596.38	41,431.66	.....
Amount of paper charged off during the year,	14,872.37	22,153.00	.....	7,280.63
Office expenses, including salaries,	376,996.11	363,132.14	13,863.97	.....
Net amount of income from real estate owned,	76,480.75	89,121.54	.....	12,640.79
Amount of assets yielding no income,	1,074,779.00	380,863.63	693,915.37	.....
Largest amount loaned to one individual company, society, or corporation,	250,000.00	265,000.00	.....	15,000.00

A salient feature in the foregoing tabulated statement is the gratifying increase in the number of small depositors amounting to 1,140, with an increase of aggregated deposits of \$292,452.05. No better proof can be adduced that the peo-

ple are daily recognizing the fact that our savings institutions are the best and safest repositories for their surplus earnings, and it also proves that the banks themselves have been managed in a liberal and prudent spirit of watchfulness for the interest of the depositors. While the number of depositors having less than \$2,000 has decreased 172, yet the amount of such deposits has increased \$845,406.12, showing that depositors in this class, although diminished in numbers, have very materially added to the splendid gain in deposits during the past year.

We have again a repetition of the fact that the bulk of increase of deposits is to be found among those whose savings range from \$2,000 to \$10,000, proving that it is the more well-to-do classes of our working community who are the most substantial patrons of our savings institutions. The number of these depositors has increased 425 and the amount of their deposits \$2,029,043.96.

Elsewhere we have alluded to the effort of depositors of over \$10,000 to elude the exactions of the income tax. In corroboration we point to the fact that already there is a decrease of 18 such depositors and a falling off of \$205,263.75 in the amount of their accounts. We anticipate that the coming year will show a still more marked falling off in this class of depositors.

The total number of depositors has increased 1,375 and the average amount due each depositor now amounts to \$461.51, an increase of \$62.56.

As was to be expected, there was a perceptible decrease in the number of accounts opened and also in the number closed. The income received during the year has decreased \$168,360.51 and the amount of dividends declared increased \$43,907.39.

The amount of past due paper has been increased \$41,431.66, while the paper charged off this year is \$7,280.63 less than last year. The office expenses have increased \$13,863.97, and the income from real estate owned decreased

by \$12,640.79, owing to the sale of properties. Assets yielding no income are increased by \$693,915.37 and the largest amount loaned to one individual society or corporation is \$250,000, a decrease of \$15,000.

In another part of this report will be found the itemized statement showing the condition of the savings banks.

The following table shows the rate per cent. paid the past year :

Rate per cent. of Dividend.		Amount of Deposits.
5 Banks paid,	4 and 3	\$11,592,128.46
1 " 	4 and 5	2,068,236.59
(The above discriminate in favor of small depositors.)		
4 Banks paid,	5	259,387.60
18 " 	4½	21,812,283.88
60 " 	4	101,132,376.11
1 " 	3½	63,859.30
1 " 	0	586.55
Total Deposits,		\$136,928,858.49

NEW BANKS OPENED.

Under charters of incorporation from the last legislature two new savings banks have been opened and are at present doing business ; the one in Bridgeport known as the Industrial Savings Bank, the other in Watertown known as the Watertown Savings Bank. Both institutions think they have a very legitimate field and expect to carry on a profitable and prosperous business.

NOTICE SHOULD BE GIVEN.

It seems rather an anomalous arrangement that the legislature in granting to banks and savings institutions the power to incorporate and commence business, does not also provide that institutions thus created and empowered by State law shall be obliged and instructed to notify the State officers having jurisdiction over them, of their existence.

We, therefore, would respectfully recommend that all acts in future incorporating savings or state banks shall carry a clause compelling such institutions to give notice to the Bank Commissioners the time at which they intend to commence business. The necessity for such provision is exemplified by the action of the Industrial Savings Bank of Bridgeport, which opened for business without notifying the Bank Commissioners and unknown to them until it was too late to make an examination and incorporate it among the other statements.

ERRORS IN THE STATEMENTS.

The statements sent us by every bank in the State, showing its condition on October 1, 1894, have been most carefully and thoroughly examined by us, and every item verified as far as it was in our power so to do. We have discovered clerical errors in these statements in over 25 per cent. of the returns. In every instance statements in which mistakes were found were returned to the treasurer, requiring him to rectify the same. It will be seen that when compared with last year's report the present will not balance as regards several items. This fact is due to clerical errors made by the banks in preceding years' reports and discovered subsequent to the printing of our last year's report.

INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

The following is the report of the Industrial Savings Bank of Bridgeport, received too late to be incorporated with the other reports.

THE INDUSTRIAL SAVINGS BANK.

J. T. NOBLE, *Treasurer*.

INCORPORATED, 1887.

ASSETS.		LIABILITIES.	
Expense Account, . . .	\$115.32	Whole Amount of Deposits, . .	\$1,492.42
Cash in Bank, . . .	1,377.10		
Total Assets, . . .	\$1,492.42	Total Liabilities, . . .	\$1,492.42

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	73; total amount,	\$1,492.42
2	Number of depositors having \$1,000 and not over \$2,000,	; total amount,	0
3	Number of depositors having over \$2,000 and not over \$10,000,	; total amount,	0
4	Number of depositors having over \$10,000,	; total amount,	0
5	Total number of depositors,	73; total deposits,	\$1,492.42
6	Largest amount due a single depositor,		180.00
7	Number of accounts opened during the year, 90; number closed, 17,		
8	Amount of income received during the year,		0
9	Amount of dividends declared during the year,		0
10	Amount deposited, including interest credited, the past year,		1,898.99
11	Amount withdrawn during the year,		406.57
12	Increase of deposits the past year,		0
13	Amount carried to surplus or profit and loss during the year,		0
14	Amount of paper past due,		0
15	Amount of paper charged off the past year,		0
16	Rate of dividend the last year, 0 per cent.; when paid,		0
17	State tax during the past year,		0
18	Total office expenses the past year, including salaries,		115.32
19	Net amount of income during the year from real estate owned,		0
20	What assets, if any, yielding no income during the year,		0
21	Are all loans on real estate secured by first mortgage? 0		
22	Largest amount loaned to one individual company, society, or corporation,		0
23	Date of annual meeting for choice of officers,		January 1st.

THE COFFIN & STANTON FAILURE.

With reference to the recent failure of the well-known brokerage firm of Coffin & Stanton, the Bank Commissioners regret to report that it is inevitable that several of the savings institutions of this State will be to some extent losers by the extinction of this financial house. During the course of our official examination for the past year or more we have found that quite a number of State institutions were dealing in notes issued by this firm. The first paper which was handled was secured by collateral that the Commissioners had every reason to know was satisfactory in all respects. Subsequently, however, we discovered that Messrs. Coffin & Stanton had called in the original securities which we had accepted, and had substituted for them in the several banks that were carrying their paper collateral of a much inferior commercial value. When we discovered this unsatisfactory exchange of collateral, we lost no time in stating our disapproval of such transactions to the banks that were dealing in the paper of this firm. We urged the savings banks under our supervision to dispose of all the paper they held of Coffin & Stanton, else require them to provide securities of equal value as the originals.

We are happy to say that in many instances the officers of the institutions dealing with Coffin & Stanton complied with our suggestions, with the result that they avoided any loss by the failure of this firm. It is, however, unfortunate that not a few did not feel disposed to follow the instructions given, but continued to carry loans on securities which we had condemned. We would have it clearly understood that the instructions with regard to the Coffin & Stanton paper were given to the banks, and although it was not within our power or authority to compel the institutions over which we have jurisdiction to follow our instructions without question, yet it was understood that banks that continued to do business with this paper did so against the advice of the Bank Commissioners and upon the responsibility of their own experience.

Although it is certain that those banks which continued to hold the Coffin & Stanton paper after we had recommended the discontinuance of this line of investment, will necessarily be losers to some extent, we are pleased to be able to say that the losses will be comparatively trifling, and in no instance will losses resulting from the failure of Coffin & Stanton seriously cripple or distress the financial standing of any savings institution in Connecticut. It is impossible to estimate accurately, at present, the exact amount lost by the various banks affected, which is owing to the present unsettled condition of Coffin's & Stanton's affairs; but it is improbable that the general estimates of loss already arrived at can be very greatly increased, and there is a fair possibility that the settlement of Coffin's & Stanton's business may prove more satisfactory to creditors than appears at present.

RE-VALUATION OF MORTGAGES.

A very important department in the banking system of Connecticut is involved in the question of loans on real estate secured by first mortgages. In all our savings

banks this means of placing the funds of the institutions forms the great bulk of business. We think that the time has arrived for all the savings banks to thoroughly overhaul and remodel their system of loans. The Bank Commissioners have found during their examination a large number of mortgages issued upon real estate on a valuation made very many years ago. There is no doubt that in many localities there has been a marked fluctuation in the values of real estate. These fluctuations do not enter into the values of real estate, as represented at the present day. The Bank Commissioners, therefore, desire to recommend that a select committee be appointed from among the trustees of the several savings institutions of the State, whose duty it shall be to visit the localities in which the bank holds mortgages, and carefully appraise the property securing the loan, and enter in a book to be opened for that purpose the result of their investigation, stating the amount as nearly as it can be estimated of depreciation or increase in value from the time the mortgage was first made. While such an investigation would necessarily consume a considerable amount of time and devolve some additional labor upon the trustees of the savings institutions, we are of the opinion that the results that would be obtained from such a revisal would more than compensate them for the time and trouble expended, and would certainly produce an increase of satisfaction and security in the minds of depositors whose money is being invested.

SAVINGS BANKS AND THE INCOME TAX.

Since the Bank Commissioners made their last report Congress has seen fit to pass an income tax law which in a more or less degree affects a number of the savings institutions in this State. It is needless now to recapitulate the progress of this legislation through the various branches of our Federal government, but we feel compelled to draw

attention to the fact that this measure met with the hearty disapprobation and strenuous and concerted opposition of all classes of our community.

Especially were its original provisions repugnant to the managers and depositors of our savings institutions because, if enacted, the law would have borne with peculiar severity upon small depositors, inasmuch as the gross deposits of our savings institutions would have been taxed, whereas the incomes of private individuals could only have been taxed when in excess of \$4,000 per annum. Such a provision, it was claimed with reason, discriminated adversely against the savings of the poor, and would result in the withdrawal of a large percentage of small deposits which the spirit of our financial institutions is designed to foster and encourage. It was, therefore, deemed advisable to petition Congress for a change of this obnoxious provision, and a committee of influential bankers and financiers from this and other parts of the State was dispatched to Washington with instructions to lay the grievance before Congress. By the able co-operation of the senators and representatives of this State, we are happy to say that a very radical and important modification of the original statute was obtained.

In the tabulated statement of depositors in another part of this report, it will be found that there are 186 depositors having amounts to their credit in excess of \$10,000. In order to obviate the necessity of depositors being taxed on their hard-earned savings, several banks have given notice to such of their depositors as come under this provision, that it would be better for them to withdraw all money that stands to their credit, over and above the sum taxed. It will be readily seen that such a course will have the effect of considerably lessening the amount of deposits carried, for it is only natural that the majority of depositors will accede to the suggestions of the banks.

The result of this will be, as it now seems to us, that by

the commencement of another year there will not be a single depositor in our savings banks that will have a credit of \$10,000 or more. Thus it appears that indirectly the imposition of an income tax on the savings of individuals will have the effect of re-establishing the original scope and province of our savings institutions, which were intended rather for the accommodation of small depositors than for the safe keeping of large accounts. In this respect some good may accrue from the general dissatisfaction with which the income tax is received in the East.

DIVIDENDS MAY BE REDUCED.

For some considerable period those intrusted with the investment of savings banks funds have been brought face to face with the very serious problem of securing investments that would net a working margin of interest on the amounts invested, and at the same time allow the banks to continue to pay the depositor the customary 4 per cent. dividend per annum on his deposit. It is becoming daily more and more difficult to find eligible securities allowed by law that pay 5 or 6 per cent. interest as heretofore.

During the period of the recent financial depression consequent upon the protracted continuance of tariff legislation, investors became diffident of embarking in manufacturing or other enterprises, and turned their attention to the various gilt-edged railroad and municipal bonds that were offering in the market from time to time. By our State laws the investments of our savings institutions are restricted to this class of securities, and it is only natural, therefore, that the increased demand for them has tended steadily to enhance the value of such investments. Many of the best securities could only be acquired at a high premium, which seriously cut into the margin of interest they paid, and although the resumption of business has again modified these conditions, there is no doubt that our banks find it more and more difficult to obtain investments at the old rate of interest.

We therefore feel compelled to hazard the opinion that the time is not far distant when our State savings institutions will be obliged to reduce the rate of interest they are now paying to depositors. This contingency is not, of course, imminent, but it is only right to prepare the minds of the depositors to a change which our judgment shows must result sooner or later under the conditions of the financial market as it now exists.

EXCELLENT CONDITION OF THE BANKS.

In submitting the report for 1894 the Bank Commissioners feel that the safe and prosperous condition of our savings banks after a long and continued period of delicate, if not dangerous, financial experiences is a matter for sincere and substantial congratulation. We deem it our duty to state that the satisfactory condition in which the banks at present are, is due in no little measure to the excellent *personnel* of the various managements and the efficient staffs of competent employees. We are confident that an examination of the several individual reports will bear out the deductions we have deemed it necessary to call to your attention.

STATE BANKS AND TRUST COMPANIES.

A careful perusal of the accompanying statistics will, we are of opinion, go to show that the State Banks and Trust Companies have had a most satisfactory and prosperous year of financial operations. There never has been, and we trust the country will long be exempt from, such an unusually protracted period of financial intricacy, and the good showing of the banks under such trying circumstances makes it more than ever apparent that these institutions in Connecticut are on a footing that redounds to the credit of the Commonwealth and the enterprise of its citizens.

We have no case of suspension or even temporary weakness to report of any institution. There has been no impairment of their resources and no catastrophes that

have shaken the confidence of the public. It is a matter of gratification to be able to report that while banks in other parts of the country have been experiencing unpleasant notoriety in the frequency and magnitude of losses by reason of the untrustworthiness of employes, the banks of this State have been singularly free from depredations of this character—depredations that all must feel are liable to come to any bank, no matter how carefully guarded are its finances and how rigidly examined by the State officers placed over them.

The only instance of defalcation by a trusted employe was unfortunately the lot of the City Bank of Hartford, whose teller, J. Allen Francis, was detected in a series of peculations extending over a period of twenty-five years. We are happy to say that the amount stolen was comparatively small, and was able to be replaced by his bondsmen and by drawing upon the bank surplus, thus avoiding the necessity of an assessment on the stockholders.

STATE BANKS.

The capital of the eight State banks shows no change from the amount held last year, and remains \$2,340,000. The surplus and undivided profits amount to \$777,385.02, as against \$763,653.89,—a gain of \$10,731.13 on the preceding year.

The following table gives a summary of the assets and liabilities October 1, 1894 :

ASSETS.	
Loans and discounts,	\$4,693,186.66
Overdrafts,	11,445.06
Stocks, bonds, and mortgages,	1,577,417.86
Due from banks and bankers,	1,104,105.53
Real estate, furniture, and fixtures,	180,069.37
Current expenses,	16,964.58
Specie and currency,	429,269.77
Checks and cash items,	164,378.89
Total assets,	<u>\$8,176,837.72</u>

LIABILITIES.

Capital,	\$2,340,000.00
Surplus,	470,000.00
Undivided profits,	307,385.02
Dividends unpaid,	6,998.90
Deposits,	4,494,445.12
Due to banks and bankers,	558,008.68
Total liabilities,	<u>\$8,176,837.72</u>

TRUST COMPANIES.

With regard to the ten Trust Companies which were represented in last year's report, there has been no change in the amount of their capital stock. A new company, known as the Home Trust Company of Derby, has, during the past year, opened business with a capital stock of \$25,000, which brings the total capital stocks invested in these companies to \$1,186,600. The past year may be considered as prosperous, a substantial increase of \$68,877.16 being credited to their surplus and undivided profits.

In the following table can be found a summary of their assets and liabilities October 1, 1894 :

ASSETS.

Loans and discounts,	\$4,394,042.30
Overdrafts,	6,873.18
Stocks, bonds, and mortgages,	1,596,067.57
Due from banks and bankers,	660,337.39
Real estate, furniture, and fixtures,	294,640.00
Current expenses,	14,093.66
Specie and currency,	227,546.08
Checks and cash items,	117,449.97
Total assets,	<u>\$7,311,050.15</u>

LIABILITIES.

Capital,	\$1,186,600.00
Surplus,	371,798.74
Undivided profits,	380,685.34
Dividends unpaid,	1,103.50
Deposits,	5,244,275.18
Due to banks and bankers.	126,587.39
<hr/>	
Total liabilities,	\$7,311,050.15

MOST ENCOURAGING OUTLOOK.

The prospects for a successful continuance of the present prosperity of our banks and trust companies are most encouraging, and we have no doubt, with the same able management and conservative methods that have guided these corporations in the past, their future is as secure and promising as any like institutions in the United States.

EDWARD R. DOYLE,

EDWIN A. BUCK,

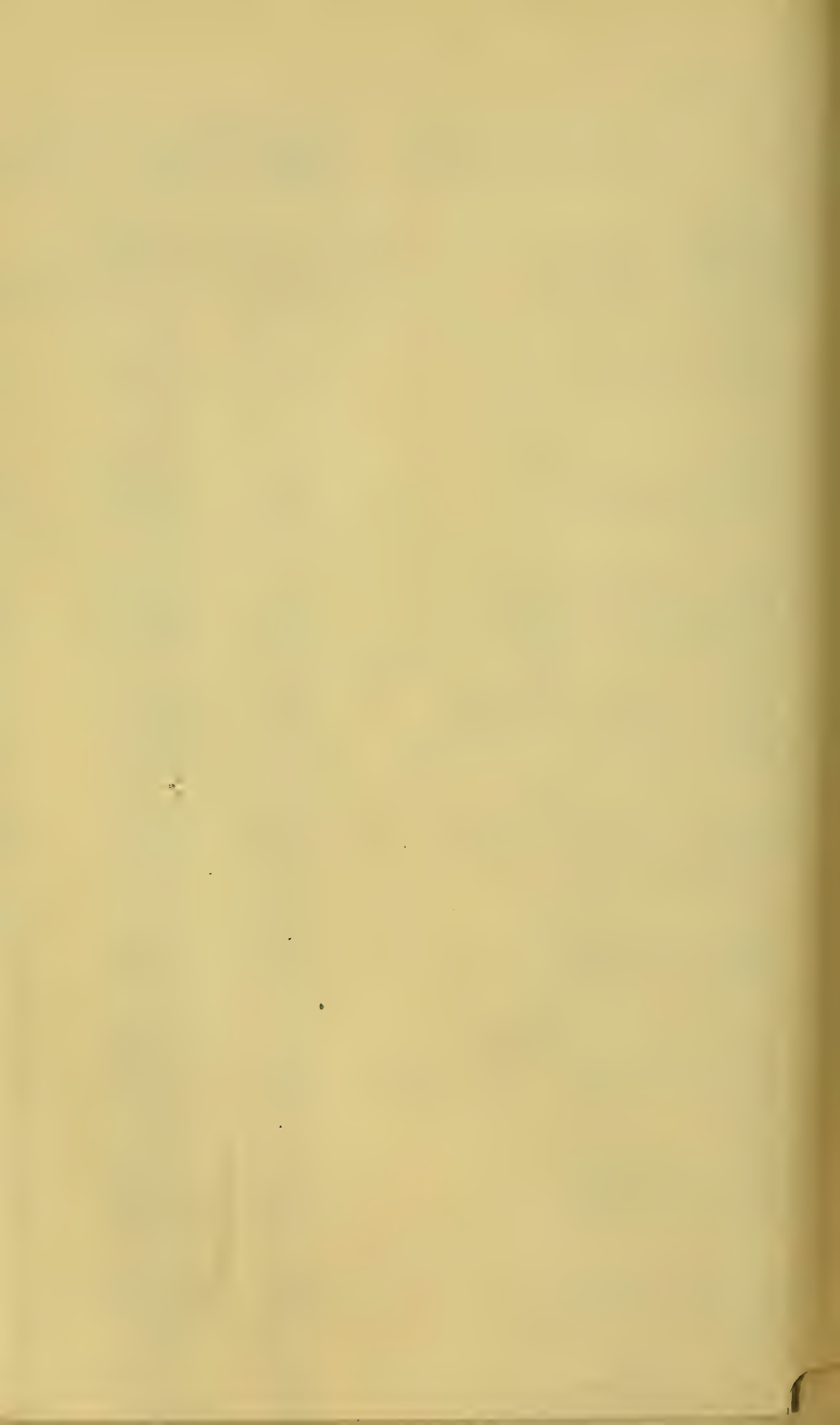
Bank Commissioners.

REPORTS OF SAVINGS BANKS,

October 1, 1894.

ITEMIZED STATEMENT OF SAVINGS BANKS, OCTOBER 1, 1894.

SAVINGS BANKS.	Number of depositors having less than \$1,000	Amount of such deposits.	Depositors having \$1,000 and not over \$2,000	Amount of such deposits.	Depositors having \$2,000 and not over \$10,000	Amount of such deposits.	Depositors having over \$10,000.	Amount of such deposits.	Total number of depositors	Total amount of deposits.	Amount deposited, including interest credited	Amount withdrawn during the year	Increase since Oct. 1, 1893	Decrease since Oct. 1, 1893	Number of accounts opened during the year.	Number of accounts closed during the year.	Income received during the year	Dividends declared during the year	Rate per cent of Dividend	Net amount of income from real estate owned	Amount of assets charging no income.	Largest amount loaned to one individual society or corporation.	Amount of past-due paper	Amount of paper charged off during the year	Surplus or Profit and Loss	Office expenses, including salaries.		
Berlin Savings Bank, Kensington,	463	\$72,668.88	50	\$69,515.70	19	\$53,959.79	1	.....	532	\$196,144.37	\$34,862.25	\$37,682.61	.....	\$2,820.36	36	53	\$11,765.84	\$8,704.75	4 1/2	per cent.	\$132.00	.....	\$15,000.00	.....	\$1,796.15	\$636.00
Brantford Savings Bank,	221	25,336.42	7	8,419.01	1	2,302.15	.....	.....	229	36,057.58	25,254.25	18,441.23	.....	.....	65	37	1,788.90	1,022.18	4	.....	.....	.....	.....	.....	493.67	111.00
Bridgeport Savings Bank,	9,325	2,847,733.61	512	717,796.00	51	147,631.00	1	\$10,604.43	9,889	3,723,765.04	772,814.79	690,086.71	.....	.....	1,324	1,334	195,945.76	158,995.93	4 1/2	.....	1,817.94	.....	58,000.00	.....	10,601.48	10,601.48
Bristol Savings Bank,	4,111	747,571.01	247	456,060.92	131	386,465.56	.....	.....	4,589	1,590,097.49	362,086.66	362,765.59	.....	.....	556	527	85,900.39	67,176.91	4 1/2	.....	473.93	\$100.00	37,000.00	.....	4,364.71	4,364.71
Brooklyn Savings Bank,	1,690	399,555.71	206	269,504.71	66	208,578.42	1	10,378.44	1,963	898,017.28	136,391.79	116,679.87	.....	.....	243	244	44,227.37	33,799.62	4	.....	12.00	9,700.00	25,000.00	.....	5,854.19	2,586.25
Burrill Savings Bank, New Britain,	420	62,374.39	38	45,688.33	4	10,363.95	.....	.....	462	118,426.67	69,333.13	58,303.88	.....	.....	160	105	5,264.77	4,268.25	4 1/2	.....	.....	15,000.00	.....	700.00	480.88	
Canaan Savings Bank,	658	112,565.45	36	45,179.83	6	16,804.96	.....	.....	700	174,550.24	66,544.32	59,938.08	.....	.....	166	100	6,523.65	4,262.10	4	.....	2,627.10	2,600.00	.....	.....	525.10	525.10
Chelsea Savings Bank, Norwich,	4,766	1,204,883.06	1,029	1,219,087.28	610	2,182,699.32	30	544,074.48	6,135	5,150,744.14	1,079,290.45	837,231.10	.....	.....	971	692	256,468.52	195,096.85	4	.....	1,954.35	20,750.00	100,000.00	.....	5,000.00	11,291.83
Chester Savings Bank,	730	114,901.71	40	55,394.30	14	43,096.98	.....	.....	784	213,992.99	36,568.05	26,691.15	.....	.....	61	53	11,613.66	9,064.52	4 1/2	.....	331.71	1,850.00	.....	.....	1,000.00	1,341.24
Citizens Savings Bank, Stamford,	3,030	639,855.30	292	400,106.93	173	620,702.40	7	85,396.73	3,502	1,746,061.36	495,466.12	369,815.33	633	477	86,754.04	63,308.31	4	3,631.00	36,500.00	6,042.08	6,042.08	
City Savings Bank, Bridgeport,	6,914	1,622,569.79	905	1,274,855.44	148	363,619.06	.....	.....	7,967	3,261,044.20	801,837.81	832,608.50	.....	.....	1,342	1,471	171,748.69	124,603.66	4 and 3	.....	537.17	.....	65,000.00	.....	9,391.52	9,391.52
City Savings Bank, Meriden,	2,934	558,960.81	240	371,619.11	127	419,248.90	.....	.....	3,341	1,350,128.32	339,844.52	277,903.67	.....	.....	386	386	67,405.57	50,081.31	4	.....	.....	.....	36,000.00	.....	3,406.22	3,406.22
Colchester Savings Bank,	1,209	166,281.00	62	84,841.96	17	51,152.56	.....	15,800.85	1,239	318,076.37	72,038.23	95,806.85	.....	.....	125	160	17,918.81	12,300.54	4 and 3	.....	.....	10,863.70	10,000.00	.....	2,500.00	1,064.01
Collinsville Savings Bank,	1,560	232,816.03	105	144,008.17	57	202,355.02	.....	.....	1,522	579,109.22	91,496.13	78,513.54	.....	.....	171	138	29,891.29	24,895.58	4 1/2	.....	44.44	.....	16,000.00	.....	3,302.04	1,347.08
Connecticut Savings Bank, New Haven,	11,684	2,745,299.90	1,239	1,692,216.29	331	928,051.53	.....	.....	13,254	5,365,567.72	1,957,657.79	1,884,477.72	.....	.....	3,045	2,678	300,055.70	197,036.75	4	.....	2,970.00	4,000.00	50,000.00	.....	42,322.86	12,617.16
Deep River Savings Bank,	1,842	435,433.02	185	251,620.93	129	419,499.62	.....	.....	2,156	1,106,553.57	187,774.20	153,745.66	.....	.....	168	136	59,563.15	47,551.96	4 1/2	.....	24.07	17,600.00	20,000.00	.....	4,304.94	4,304.94
Derby Savings Bank, Birmingham,	4,832	902,857.72	464	621,358.88	187	541,019.99	.....	.....	5,483	2,068,236.59	903,438.28	701,900.52	.....	.....	2,474	2,303	104,011.12	90,694.82	4 and 5	.....	.....	44,500.00	.....	.....	7,775.46	7,775.46
Dime Savings Bank, Cromwell,	561	54,803.52	25	54,803.52	17	23,076.35	1	10,741.35	594	124,539.21	43,676.03	41,915.88	.....	.....	42	43	7,264.35	4,661.36	4	.....	.....	5,000.00	.....	.....	630.21	630.21
Dime Savings Bank, Hartford,	6,015	429,735.70	173	211,603.74	48	156,155.67	.....	.....	6,236	797,495.11	306,990.25	270,332.51	.....	.....	788	723	40,721.80	28,520.87	4	.....	.....	43,500.00	.....	6,280.84	7,396.18	7,396.18
Dime Savings Bank, Norwich,	5,915	719,056.58	331	432,823.27	157	511,915.33	6	130,021.06	6,409	1,793,816.24	455,797.20	420,850.31	873	903	100,752.63	67,536.01	4	1,651.34	8,500.00	60,000.00	5,000.00	5,000.00	6,974.59	6,974.59	
Dime Savings Bank, Wallingford,	1,782	250,162.11	64	83,410.30	20	50,828.46	1,866	384,400.87	104,311.84	92,610.88	221	179	21,051.77	13,927.19	4	10,825.00	20,000.00	2,000.00	2,353.75	2,353.75	
Dime Savings Bank, Waterbury,	8,595	1,331,441.81	488	367,664.74	156	508,724.20	2	34,704.84	9,241	2,512,535.59	716,385.84	630,115.37	.....	.....	1,097	1,064	126,740.10	103,791.12	4 1/2	.....	2,375.00	13,450.00	94,000.00	.....	1,977.94	2,246.68
Dime Savings Bank of Williamantic,	2,632	296,413.83	197	212,942.29	49	117,235.11	2,877	626,591.23	211,619.74	272,144.84	485	865	29,642.11	22,813.47	4	214.85	7,302.29	30,000.00	16,750.00	2,215.13	2,387.14	2,387.14	
Essex Savings Bank,	1,665	284,800.88	105	140,075.54	55	185,002.77	1,825	609,879.19	76,685.02	81,080.14	134	138	34,316.05	23,858.23	4	35.29	11,000.00	5,000.00	750.64	2,395.97	2,395.97	
Fairfield County Savings Bank, Norwalk,	1,282	278,554.65	123	168,203.54	52	172,350.29	1,457	619,108.48	175,665.00	146,571.71	234	191	32,279.85	23,233.47	4	848.89	9,100.00	13,000.00	1,957.19	3,013.54	3,013.54	
Folk Village Savings Bank,	1,304	270,810.19	110	149,037.48	64	215,943.24	1,478	635,790.91	113,092.08	112,955.59	160	156	33,571.34	24,858.40	4	491.23	2,000.00	13,000.00	2,000.00	2,353.75	2,353.75	
Farmers and Mechanics Sav. Bank, Middletown,	3,362	735,733.06	420	571,324.12	242	809,965.10	6	68,678.05	4,030	2,185,700.33	444,498.48	383,802.84	513	476	111,534.51	83,632.36	4	4,348.80	44,250.00	30,000.00	18,000.00	7,893.60	7,893.60	
Farmington Savings Bank,	2,823	692,871.88	553	732,533.83	349	1,295,833.42	3,725	2,731,239.13	419,679.96	337,405.02	319	274	154,503.14	118,037.12	4 1/2	521.73	23,000.00	43,000.00	1,000.00	6,408.35	6,408.35	
Freestone Savings Bank, Portland,	1,075	164,075.31	70	97,083.13	37	118,672.62	2	20,460.23	1,184	400,291.29	77,683.02	66,915.39	113	117	21,729.82	15,178.89	4	87.00	1,842.00	10,000.00	1,000.00	2,132.45	2,132.45	
Greenwich Savings Bank,	713	91,414.25	33	42,783.24	14	33,466.12	.....	.....	760	167,683.61	93,032.84	100,887.47	.....	.....	98	110	10,019.94	6,178.14	3 and 4	.....	.....	13,000.00	.....	.....	2,533.50	2,533.50
Groton Savings Bank, Mystic,	1,547	322,219.03	125	170,980.30	65	228,892.84	1,737	722,092.17	106,407.42	98,336.89	132	128	41,663.60	27,480.66	4	103.28	43,766.68	27,000.00	2,548.85	1,718.28	1,718.28	
Guilford Savings Bank,	880	119,119.96	29	35,836.30	5	13,980.16	914	168,936.42	49,702.23	53,397.78	145	128	9,263.86	6,270.58	4	49.50	5,060.00	4,500.00	625.00	1,300.00	759.56	759.56	
Higgenum Savings Bank,	90	6,890.69	3	4,603.82	1	3,572.32	94	15,066.83	1,732.13	1,495.88	5	8	841.82	650.81	4 1/2	8.00	950.00	59.87	91.32	80.02	80.02	
Jewett City Savings Bank,	1,490	304,025.57	157	180,129.59	73	234,332.96	4	54,848.80	1,704	773,336.32	168,907.03	124,864.27	262	247	41,052.79	28,609.75	4	190.00	18,900.00	55,000.00	10,000.00	4,000.00	5,537.31	2,878.42	2,878.42
Litchfield Savings Society,	2,274	583,142.37	201	240,397.20	61	248,327.96	2,536	1,071,867.53	171,186.17	147,862.22	183	178	58,731.32	46,019.55	4 1/2	159.75	9,156.00	29,000.00	1,000.00	1,897.41	1,897.41	
Mariners Savings Bank, New London,	2,993	617,395.77	386	516,019.83	229	761,407.25	3,608	1,894,822.85	313,914.15	238,634.77	473	385	90,908.04	69,513.55	4 and 3	155.14	40,928.74	35,000.00	10,860.00	4,884.15	4,884.15	
Mechanics Savings Bank, Hartford,	6,441	1,262,438.69	731	950,547.46	307	981,316.29	7,479	3,194,302.44	931,259.55	818,711.57	1,057	834	168,246.38	119,257.74	4	4,915.58	32,730.00	50,000.00	7,542.99	9,237.92	9,237.92	
Mechanics Savings Bank, Winsted,	1,955	403,477.81	205	273,994.92	88	265,020.04	2,248	942,492.77	175,802.30	195,113.92	271	216	47,602.25	36,457.29	4	30,000.00	1,000.00	2,240.13	2,240.13	
Mechanics and Farmers Sav. Bank, Bridgeport,	3,565	638,133.91	333	443,313.47	95	259,889.63	3,993	1,341,337.01	401,924.54	395,303.62	913	739	69,224.66	50,801.37	4	315.07	2,400.00	20,000.00	3,288.31	5,930.59	5,930.59	
Meriden Savings Bank,	6,703	1,102,342.54	497	662,512.36	247	776,233.64	7,447	2,541,088.54	526,890.11	489,584.27	897	992	130,042.06	97,180.89	4	1,605.00	30,000.00	14,441.69	7,009.15	7,009.15	
Middletown Savings Bank,	8,087	1,738,903.34	1,002																									



. BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$163,930.59	Whole Amount of Deposits, \$	196,144.37
Loans on Personal Sec'y only, .	5,450.00	Surplus Account, . .	18,934.21
Town Orders,	10,500.00	Interest Account, . .	5,384.55
Bank Stocks in Connecticut, .	25,646.00		
Bank Stocks in other States, .	3,600.00		
Real Estate by Foreclosure, .	750.00		
Banking House, Safe, . .	600.00		
Expense Account, . . .	366.39		
Cash in Bank,	9,136.05		
Cash on hand,	484.10		
Total Assets,	\$220,463.13	Total Liabilities, . .	\$220,463.13

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares	City Bank, Hartford, \$	3,500.00	3,500.00	3,500.00
8 "	Farmers and Mechanics Nat., "	800.00	800.00	900.00
10 "	First National, "	1,000.00	1,000.00	1,050.00
1 "	American " "	50.00	50.00	60.00
24 "	Phoenix " "	2,400.00	2,400.00	2,880.00
7 "	National Exchange, "	350.00	350.00	392.00
33 "	Conn. River Banking Co., "	1,650.00	1,485.00	1,551.00
14 "	Conn. Trust & Safe Deposit Co.,	1,400.00	1,386.00	2,240.00
10 "	Hartford Trust Co., "	1,000.00	1,000.00	1,350.00
3 "	Middlesex County Nat., Middletown,	300.00	300.00	309.00
13 "	Middletown National, "	975.00	975.00	1,417.00
17 "	Southington " Southington,	1,700.00	1,700.00	1,785.00
30 "	Nat. B'k of Commerce, New London,	3,000.00	3,000.00	3,540.00
25 "	Thames National, Norwich, . .	2,500.00	2,500.00	2,562.50
20 "	First " Meriden, . . .	2,000.00	2,000.00	2,300.00
30 "	Home " " . . .	3,000.00	3,200.00	3,600.00
12 "	Merchants Exchange Nat., New York,	600.00	600.00	702.00
10 "	American National, " "	1,000.00	1,000.00	1,550.00
20 "	Fourth " " "	2,000.00	2,000.00	3,900.00

BERLIN SAVINGS BANK, KENSINGTON.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	463; total amount,	\$72,668.88
2	Number of depositors having \$1,000 and not over \$2,000,	50; total amount,	69,515.70
3	Number of depositors having over \$2,000 and not over \$10,000,	19; total amount,	53,959.79
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	532; total deposits,	\$196,144.37
6	Largest amount due a single depositor,		4,763.40
7	Number of accounts opened during the year, 36; number closed, 53.		
8	Amount of income received during the year,		11,765.84
9	Amount of dividends declared during the year,		8,704.75
10	Amount deposited, including interest credited, the past year,		34,862.25
11	Amount withdrawn during the year,		37,682.61
12	Decrease of deposits the past year,		2,820.36
13	Amount carried to surplus or profit and loss during the year,		1,796.15
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July.		
17	State tax during the past year,		369.09
18	Total office expenses the past year, including salaries,		636.00
19	Net amount of income during the year from real estate owned,		132.00
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS.—President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees, William Bulkeley, Edward Alling, Theron Upson, F. L. Wilcox, Henry E. Savage, Chas. H. Risley, W. H. Upson.

BRANFORD SAVINGS BANK.

WALTER FOOTE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$26,625.00	Whole Amount of Deposits, . . .	\$36,057.58
Railroad Bonds, . . .	4,391.53	Surplus Account, . . .	788.17
Tax Account, . . .	1.25	Interest Account, . . .	589.05
Expense Account, . . .	2.00		
Cash in Bank, . . .	6,031.02		
Cash on hand, . . .	384.00		
Total Assets, . . .	\$37,434.80	Total Liabilities, . . .	\$37,434.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago & Northwestern :—			
Ot'mwa, Cedar Falls & St. Paul Div., 5s, 1909, \$	4,000.00	4,391.53	4,391.53

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	221; total amount, . . .	\$25,336.42
2	Number of depositors having \$1,000 and not over \$2,000, . . .	7; total amount, . . .	8,419.01
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount, . . .	2,302.15
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	229; total deposits, . . .	\$36,057.58
6	Largest amount due a single depositor, . . .		2,302.15
7	Number of accounts opened during the year, 65; number closed, 37.		
8	Amount of income received during the year, . . .		1,788.90
9	Amount of dividends declared during the year, . . .		1,022.18
10	Amount deposited, including interest credited, the past year, . . .		25,254.25
11	Amount withdrawn during the year, . . .		18,441.23
12	Increase of deposits the past year, . . .		6,813.02
13	Amount carried to surplus or profit and loss during the year, . . .		493.67
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, . . .		1.25
18	Total office expenses the past year, including salaries, . . .		111.00
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.

BRANFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

21	Are all loans upon real estate secured by first mortgage ? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	\$2,800.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS. — President, John Hutchinson; Treasurer, Walter Foote; Vice-President, M. P. Harding; Directors or Trustees, T. F. Hammer, L. J. Nichols, S. S. Cook, George Linsley, Wm. Regan, S. V. Osborn, H. G. Harrison, Henry H. Fowler, Daniel O'Brien, Alfred Hammer

BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,962,931.69	Whole Amt. of Deposits, . \$3,723,765.04
Loans on Collateral Security, 90,900.00	Surplus Account, . . 150,000.00
United States Bonds, 200,000.00	Interest Account, . . 78,296.98
Town, City, and Corp. Bonds, 912,500.00	Profit and Loss Account, . 10,738.51
Town, City, and Bor. Notes, 2,000.00	Rent Account, . . . 491.00
Railroad Bonds, . . . 570,000.00	
Bank Stocks in Connecticut, 63,250.00	
Bank Stocks in other States, 29,020.00	
Real Estate by Foreclosure, 6,954.74	
Banking House, . . . 45,000.00	
State Tax Account, . . . 4,422.14	
Expense Account, . . . 2,764.88	
Suspense Account, . . . 6.76	
Cash in Bank, . . . 68,124.42	
Cash on hand, . . . 5,416.90	
Total Assets, . . \$3,963,291.53	Total Liabilities, . \$3,963,291.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	200,000.00	200,000.00	226,000.00
TOWN, CITY, AND BOROUGH NOTES.			
Town of Stratford,	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport Town, 4½s, 1900-1910,	39,000.00	39,000.00	40,560.00
“ “ 4s, 1903-1918,	100,000.00	100,000.00	100,000.00
Fairfield “ 6s, 1895,	1,000.00	1,000.00	1,000.00
“ “ 4s, 1895-1896,	30,000.00	30,000.00	30,000.00
“ “ 4s, 1908-1921,	33,000.00	33,000.00	33,000.00
New Haven “ “ Q. B.” 4s, 1902,	25,000.00	25,000.00	25,000.00
Bennington, Vt., Town, 4s, 1895-1900,	44,000.00	44,000.00	44,000.00
Fair Haven, “ “ 4s, 1895-1905,	35,000.00	35,000.00	35,000.00
Ansonia “ 4s, 1912,	15,000.00	15,000.00	15,000.00
Stamford “ 4s, 1910,	94,000.00	94,000.00	94,000.00
Wallingford Borough, 4s, 1902-1912,	25,000.00	25,000.00	25,000.00
Danbury “ 4½s, 1895-1910,	77,000.00	77,000.00	78,540.00
Bridgeport City, 5s, 1908,	60,000.00	60,000.00	63,600.00
“ “ 4s, 1919,	150,000.00	150,000.00	150,000.00
South Norwalk City, 4s, 1900-1910,	12,500.00	12,500.00	12,500.00

BRIDGEPORT SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.							
Boston, Mass.,	City,	4s,	1921,	\$	10,000.00	10,000.00	10,000.00
Detroit, Mich.,	"	4s,	1921,		10,000.00	10,000.00	10,000.00
Denver, Col.,	"	5s,	1901-1906,		10,000.00	10,000.00	10,200.00
St. Paul, Minn.,	"	4s,	1919,		20,000.00	20,000.00	20,000.00
Minneapolis, Minn.,	"	4s,	1920,		20,000.00	20,000.00	20,000.00
St. Louis, Mo.,	"	5s,	1900,		15,000.00	15,000.00	15,450.00
"	"	6s,	1895,		5,000.00	5,000.00	5,000.00
Columbus, O.,	"	4s,	1908,		10,000.00	10,000.00	10,000.00
"	"	4s,	1898,		20,000.00	20,000.00	20,000.00
Cleveland, "	"	4½s,	1898,		7,000.00	7,000.00	7,000.00
Louisville, Ky.,	"	4s,	1930,		15,000.00	15,000.00	15,000.00
Chicago, Ill.,	"	4s,	1921,		15,000.00	15,000.00	15,000.00
Milwaukee, Wis.,	"	5s,	1903-1907,		15,000.00	15,000.00	15,600.00
RAILROAD BONDS.							
New York Central & Hudson River,	7s,	1903,			100,000.00	100,000.00	125,000.00
New York & Harlem,	7s,	1900,			50,000.00	50,000.00	60,000.00
Chicago, Rock Island & Pacific,	6s,	1917,			80,000.00	80,000.00	100,000.00
Illinois Central (Springfield Div.),	6s,	1898,			40,000.00	40,000.00	42,000.00
Chicago, Milwaukee & St. Paul:—							
Prairie du Chien Division,	8s,	1898,			5,000.00	5,000.00	5,650.00
Dubuque "	6s,	1920,			15,000.00	15,000.00	17,250.00
La Crosse & Davenport Division,	5s,	1919,			10,000.00	10,000.00	10,500.00
Chicago & Northwestern:—							
Milwaukee & Madison Division,	6s,	1905,			27,000.00	27,000.00	30,240.00
Chicago & Tomah "	6s,	1905,			30,000.00	30,000.00	34,500.00
Chicago & Milwaukee "	7s,	1898,			20,000.00	20,000.00	22,000.00
Utica & Black River,	4s,	1922,			20,000.00	20,000.00	20,400.00
Syracuse, Binghamton & New York,	7s,	1906,			25,000.00	25,000.00	32,500.00
United N. J. R. R. & Canal Co.,	6s,	1901,			50,000.00	50,000.00	56,000.00
Terra Haute & Indianapolis,	5s,	1925,			30,000.00	30,000.00	33,900.00
Milwaukee, Lake Shore & Western,	6s,	1925,			10,000.00	10,000.00	12,300.00
New York & Long Branch,	5s,	1931,			20,000.00	20,000.00	22,600.00
Mich. Central (Detroit & B. C. Div.),	5s,	1931,			20,000.00	20,000.00	22,400.00
New York, Lackawanna & Western,	6s,	1921,			18,000.00	18,000.00	23,760.00
BANK STOCKS.							
20 shares	National Park,	New York,			2,000.00	2,000.00	6,000.00
20 "	Hanover National,	"			2,000.00	2,000.00	6,400.00
26 "	Gallatin "	"			1,300.00	1,300.00	4,030.00
140 "	Chatham "	"			3,500.00	3,500.00	13,125.00
40 "	American Exchange Nat'l,	"			4,000.00	4,000.00	6,200.00
51 "	Phoenix "	"			1,020.00	1,020.00	1,224.00
15 "	Continental "	"			1,500.00	1,500.00	1,875.00
66 "	Merchants,	"			3,300.00	3,300.00	4,620.00
30 "	Importers and Traders "	"			3,000.00	3,000.00	16,200.00
50 "	National Bank of Commerce,	"			5,000.00	5,000.00	8,750.00
12 "	" Shoe and Leather,	"			1,200.00	1,200.00	1,320.00

BRIDGEPORT SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
12 shares	Bank of the State of N. Y., N. Y., . \$	1,200.00	1,200.00	1,320.00
30 "	Ætna National, Hartford, .	3,000.00	3,000.00	3,600.00
173 "	Connecticut National, Bridgeport, .	17,300.00	17,300.00	25,950.00
10 "	City " " .	1,000.00	1,000.00	1,500.00
150 "	First " " .	15,000.00	15,000.00	26,250.00
197 "	Pequonnock " " .	19,700.00	19,700.00	28,565.00
145 "	Bridgeport " " .	7,250.00	7,250.00	13,050.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, .	9,325; total amount, \$2,847,733.61	
2	Number of depositors having \$1,000 and not over \$2,000, .	512; total amount, 717,796.00	
3	Number of depositors having over \$2,000 and not over \$10,000, .	51; total amount, 147,631.00	
4	Number of depositors having over \$10,000, .	1; total amount, 10,604.43	
5	Total number of depositors,	9,889; total deposits, \$3,723,765.04	
6	Largest amount due a single depositor,	10,604.43	
7	Number of accounts opened during the year, 1,324; number closed, 1,334.		
8	Amount of income received during the year,	195,945.76	
9	Amount of dividends declared during the year,	158,995.93	
10	Amount deposited, including interest credited, the past year, .	772,814.79	
11	Amount withdrawn during the year,	690,086.71	
12	Increase of deposits the past year,	82,728.08	
13	Amount carried to surplus or profit and loss during the year, .	None.	
14	Amount of paper past due,	None.	
15	Amount of paper charged off the past year,	None.	
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. in January, 2 per cent. in July.		
17	State tax during the past year,	8,844.28	
18	Total office expenses the past year, including salaries, . . .	10,601.48	
19	Net amount of income during the year from real estate owned, .	1,817.94	
20	What assets, if any, yielding no income during the year, . . .	None.	
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.	
22	Largest amount loaned to one individual company, society, or corporation,	58,000.00	
23	Date of annual meeting for choice of officers, June.		

OFFICERS. — President, Samuel C. Trubee; Vice-Presidents, T. B. DeForest, Edward Sterling; Treasurer, Alexander Hawley; Trustees, Ezekiel Birdseye, Wm. R. Higby, Curtis Thompson, Frederick B. Hawley, F. N. Benham, Alexander Hawley, L. W. Eaton, Frederick Trubee, Geo. C. Edwards, Charles W. Hawley.

BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$917,811.00 Loans on Collateral Security, 109,643.00 Loans on Personal Sect'y only, 92,580.00 Town, City, and Corp. Bonds, 215,000.00 Town, City, and Borough Notes and Orders, . . . 5,000.00 School Dist. Notes and Orders, 10,545.00 Railroad Bonds, . . . 141,000.00 Bank Stocks in Connecticut, 134,500.00 Real Estate by Foreclosure, 12,700.00 Banking House, . . . 8,000.00 Cash in Bank, . . . 25,359.69 Cash on hand, . . . 2,302.47	Whole Amt. of Deposits, \$1,590,097.49 Surplus Account, . . . 50,000.00 Profit and Loss Account, . . 34,343.67
Total Assets, . . \$1,674,441.16	Total Liabilities, . \$1,674,441.16

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDER.			
Plainville, Conn., \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bristol First School District,	7,000.00	7,000.00	7,000.00
" Second " "	2,000.00	2,000.00	2,000.00
" Fifth " "	1,000.00	1,000.00	1,000.00
" Eighth " "	45.00	45.00	45.00
Plymouth First " "	500.00	500.00	500.00
TOWN, CITY, AND CORPORATION BONDS.			
Bristol, Conn., Town, 4s, 1898,	4,000.00	4,000.00	4,000.00
" " " 4s, 1903,	12,000.00	12,000.00	12,000.00
" " " 4s, 1908,	10,000.00	10,000.00	10,000.00
Trenton, N. J., City, 4s, 1918,	8,000.00	8,000.00	8,000.00
Newark, " 4s, 1922,	6,000.00	6,000.00	6,000.00
Hoboken, " 4½s, 1912,	14,000.00	14,000.00	14,000.00
Louisville, Ky., " 6s, 1897,	2,000.00	2,000.00	2,000.00
" " " 7s, 1901,	8,000.00	8,000.00	8,000.00
" " " 4s, 1923,	8,500.00	8,500.00	8,500.00
" " " 4s, 1928,	5,000.00	5,000.00	5,000.00
Columbus, Ohio, " 5s, 1901,	15,000.00	15,000.00	15,000.00
Toledo, " 4½s, 1913,	4,000.00	4,000.00	4,000.00
St. Paul, Minn., " 4s, 1912,	5,000.00	5,000.00	5,000.00
Minneapolis, Minn., " 4s, 1920,	25,000.00	25,000.00	25,000.00
Sioux City, Iowa, " 4½s, 1917,	15,000.00	15,000.00	15,000.00

BRISTOL SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.							
Sioux City, Iowa,	City,	5s,	1899,	\$	11,000.00	11,000.00	11,000.00
Dubuque,	"	6s,	1902,		5,000.00	5,000.00	5,000.00
Wichita, Kan.,	"	6s,	1899,		5,500.00	5,500.00	5,500.00
"	"	6s,	1900,		4,500.00	4,500.00	4,500.00
"	"	5s,	1910,		15,000.00	15,000.00	15,000.00
St. Joseph, Mo.,	"	6s,	1903,		3,000.00	3,000.00	3,000.00
Kansas City, "	"	4s,	1910,		15,000.00	15,000.00	15,000.00
"	"	8s,	1896,		2,000.00	2,000.00	2,000.00
Omaha, Neb.,	"	5s,	1896-1902,		12,500.00	12,500.00	12,500.00
RAILROAD BONDS.							
N. Y. Central & Hudson River,		7s,	1903,		10,000.00	10,000.00	12,500.00
C. M. & St. Paul, Mineral Point,		5s,	1910,		20,000.00	20,000.00	20,500.00
"	Chic. & Mil.,	7s,	1903,		5,000.00	5,000.00	6,000.00
"	Chic. & Pac. W'n,	5s,	1921,		10,000.00	10,000.00	11,000.00
"	Dubuque,	6s,	1920,		10,000.00	10,000.00	11,500.00
"	Southwestern,	6s,	1909,		10,000.00	10,000.00	11,000.00
"	Wisconsin Valley,	7s,	1909,		10,000.00	10,000.00	12,000.00
Chic. & N'western, Mil. & Mad.,		6s,	1905,		5,000.00	5,000.00	5,500.00
"	Chic. & Tomah,	6s,	1905,		4,000.00	4,000.00	4,600.00
"	O., C. F. & St. P.,	5s,	1909,		5,000.00	5,000.00	5,400.00
Ev'nsv'le & Terre H'te, Sul. Co. Br.,		5s,	1930,		10,000.00	10,000.00	10,000.00
Sunbury, Hazelton & Wilkesbarre,		5s,	1928,		15,000.00	15,000.00	15,000.00
St. Paul, Minneapolis & Manitoba,		6s,	1910,		12,000.00	12,000.00	14,000.00
Staten Island,		4½s,	1943,		5,000.00	5,000.00	5,000.00
Central Ohio,		4½s,	1930,		5,000.00	5,000.00	5,000.00
McKeesport & Belle Vernon,		6s,	1919,		5,000.00	5,000.00	6,000.00
BANK STOCKS.							
120 shares	Bristol National,		Bristol,		12,000.00	12,000.00	18,000.00
34 "	Hartford National,		Hartford,		3,400.00	3,400.00	5,100.00
80 "	National Exchange,		"		4,000.00	4,000.00	4,400.00
300 "	American National,		"		15,000.00	15,000.00	18,000.00
78 "	Charter Oak		"		7,800.00	7,800.00	7,020.00
24 "	Ætna		"		2,400.00	2,400.00	3,120.00
40 "	Farmers & Mec.		"		4,000.00	4,000.00	4,400.00
100 "	First		"		10,000.00	10,000.00	10,000.00
20 "	Mercantile		"		2,000.00	2,000.00	1,300.00
80 "	Phoenix		"		8,000.00	8,000.00	9,600.00
36 "	City,		"		3,600.00	3,600.00	3,600.00
10 "	State,		"		1,000.00	1,000.00	1,000.00
15 "	National Tradesmens,		New Haven,		1,500.00	1,500.00	2,000.00
40 "	Yale National,		"		4,000.00	4,000.00	4,600.00
96 "	Merchants National,		"		4,800.00	4,800.00	4,320.00
25 "	New Britain		New Britain,		2,500.00	2,500.00	3,500.00
50 "	Mechanics		"		5,000.00	5,000.00	5,500.00
50 "	First		Middletown,		5,000.00	5,000.00	5,000.00
12 "	Central		"		900.00	900.00	1,260.00
10 "	First		Meriden,		1,000.00	1,000.00	1,100.00

BRISTOL SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
20 shares	Home National,	Meriden,	\$	2,000.00	2,000.00	2,400.00
50 "	Fourth "	Waterbury,		5,000.00	5,000.00	6,000.00
130 "	Manufacturers "	"		13,000.00	13,000.00	16,200.00
5 "	First "	Portland,		500.00	500.00	500.00
9 "	Rockville "	Rockville,		900.00	900.00	900.00
35 "	Deep River "	Deep River,		3,500.00	3,500.00	4,200.00
38 "	First "	Wallingford,		3,800.00	3,800.00	4,180.00
30 "	National Pahquioque,	Danbury,		3,000.00	3,000.00	3,600.00
24 "	Hartford Trust Co.,	Hartford,		2,400.00	2,400.00	3,200.00
25 "	Conn. Trust & Safe D. Co.,	"		2,500.00	2,500.00	4,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,111; total amount,	\$747,571.01
2	Number of depositors having \$1,000 and not over \$2,000, .	347; total amount,	456,060.92
3	Number of depositors having over \$2,000 and not over \$10,000, .	131; total amount,	386,465.56
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,589; total deposits,	\$1,590,097.49
6	Largest amount due a single depositor,		8,164.69
7	Number of accounts opened during the year, 556; number closed, 527.		
8	Amount of income received during the year,		85,900.39
9	Amount of dividends declared during the year,		67,176.91
10	Amount deposited, including interest credited, the past year, .		382,086.66
11	Amount withdrawn during the year,		362,765.59
12	Increase of deposits the past year,		19,321.07
13	Amount carried to surplus during the year,		10,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4½ per cent. on accounts up to \$2,000; 4 per cent. on the excess above \$2,000 on any account; when paid, January 1st and July 1st.		
17	State tax during the past year,		3,690.55
18	Total office expenses the past year, including salaries, . . .		4,364.71
19	Net amount of income during the year for real estate owned, .		473.93
20	What assets, if any, yielding no income during the year, . . .		100.00
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		37,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS. — President, Henry A. Seymour; Treasurer, Miles Lewis Peck; Directors or Trustees, Henry A. Seymour, Elbert E. Thorpe, Lester Goodenough, Edward B. Dunbar, Nathan L. Birge, Julius R. Mitchell, Edward N. Pierce, Gad Norton, David S. Miller, Dan A. Miller, Judah W. Clark.

BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$431,280.00	Whole Amount of Deposits, \$888,017.28	
Loans on Collateral Security, 102,014.16		Surplus Account, . . .	22,000.00
Town, City, and Corp. Bonds, 113,000.00		Interest Account, . . .	7,115.03
Town and County Notes		Profit and Loss Account, . . .	3,835.64
and Orders, . . .	30,800.00	Rent Account, . . .	12.00
Railroad Bonds, . . .	180,000.00		
Bank Stocks in Connecticut, 28,700.00			
Real Estate by Foreclosure, 8,981.33			
Tax Account, . . .	810.50		
Insurance Account, . . .	185.25		
Expense Account, . . .	199.34		
Expenses on Real Estate			
and Taxes, . . .	3,500.00		
Cash in Bank, . . .	15,970.33		
Cash on hand, . . .	5,539.04		
Total Assets, . . .	\$920,979.95	Total Liabilities, . . .	\$920,979.95

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND COUNTY NOTES AND ORDERS.			
Town of Plainfield, \$	14,000.00	14,000.00	14,000.00
" Brooklyn,	6,000.00	6,000.00	6,000.00
" Canterbury,	1,300.00	1,300.00	1,300.00
County of Windham,	9,500.00	9,500.00	9,500.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Meriden, Conn., 4s, 1913, . . .	5,000.00	5,000.00	5,250.00
" Bath, Me., 4s, 1911-1921, . . .	15,000.00	15,000.00	15,600.00
" Newark, N. J., 4s, 1922, . . .	5,000.00	5,000.00	5,200.00
" St. Louis, Mo., 4s, 1905, . . .	13,000.00	13,000.00	13,420.00
" Columbus, Ohio, 4s, 1910, . . .	5,000.00	5,000.00	5,200.00
" Duluth, Minn., 4s, 1921, . . .	13,000.00	13,000.00	13,390.00
" Sioux City, Iowa, 4½s, 1909, . . .	5,000.00	5,000.00	5,200.00
" Omaha, Neb., 5s, 1913, . . .	14,000.00	14,000.00	15,540.00
" Tacoma, Wash., 5s, 1913, . . .	15,000.00	15,000.00	15,750.00
" St. Paul, Minn., 6s, 1894, . . .	3,000.00	3,000.00	3,000.00
Borough of Willimantic, Conn., 4s, 1904, . . .	10,000.00	10,000.00	10,400.00
Town of Norwalk, Conn., 4s, 1891-1921, . . .	10,000.00	10,000.00	10,300.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, . . .	10,000.00	13,000.00	13,500.00
Menominee " 7s, 1911, . . .	20,000.00	26,000.00	27,000.00

BROOKLYN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago & Northwestern, continued:—			
Northwestern Union Division, 7s, 1917, \$	25,000.00	32,000.00	34,500.00
Ottumwa, C. Falls & St. Paul, 5s, 1909,	20,000.00	20,000.00	21,750.00
Iowa Division, 4½s, 1902,	5,000.00	5,000.00	5,000.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	10,600.00
Chicago & Pacific Division, 6s, 1910,	16,000.00	18,000.00	18,720.00
Wisconsin Valley “ 7s, 1909,	8,500.00	10,000.00	10,625.00
Shamokin Valley & Pottsville, 7s, 1901,	8,000.00	9,000.00	9,500.00
Evansville & Terre Haute, 5s, 1930,	5,000.00	5,000.00	5,000.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1928,	10,000.00	10,000.00	10,800.00
Staten Island, 4½s, 1943,	22,000.00	22,000.00	22,440.00
BANK STOCKS.			
47 shares Windham Co. Nat'l, Brooklyn, .	4,700.00	4,700.00	4,700.00
10 “ First “ Killingly, .	1,000.00	1,000.00	850.00
40 “ “ “ Norwich, .	4,000.00	4,000.00	4,400.00
50 “ Second “ “ .	5,000.00	6,000.00	4,500.00
50 “ Thames “ “ .	5,000.00	6,000.00	7,500.00
25 “ Merchants “ “ .	2,500.00	2,500.00	2,875.00
10 “ Home “ Meriden, .	1,000.00	1,300.00	1,250.00
25 “ First “ “ .	2,500.00	2,700.00	3,000.00
5 “ Second “ New Haven, .	500.00	500.00	850.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,690; total amount,	\$399,555.71
2	Number of depositors having \$1,000 and not over \$2,000, .	206; total amount,	269,504.71
3	Number of depositors having over \$2,000 and not over \$10,000, .	66; total amount,	208,578.42
4	Number of depositors having over \$10,000,	1; total amount,	10,378.44
5	Total number of depositors, .	1,963; total deposits,	\$888,017.28
6	Largest amount due a single depositor, .		10,378.44
7	Number of accounts opened during the year, 243; number closed, 244.		
8	Amount of income received during the year, .		44,227.37
9	Amount of dividends declared during the year, .		33,799.62
10	Amount deposited, including interest credited, the past year, .		136,391.79
11	Amount withdrawn during the year, .		116,679.87
12	Increase of deposits the past year, .		19,711.92
13	Amount carried to surplus or profit and loss during the year, .		5,854.19
14	Amount of paper past due, .		None.
15	Amount of paper charged off the past year, .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, March and September.		
17	State tax during the past year, .		1,984.71

BROOKLYN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

18	Total office expenses the past year, including salaries, . . .	\$2,586.25
19	Net amount of income during the year from real estate owned, .	12.00
20	What assets, if any, yielding no income during the year, bank stocks,	9,700.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	25,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS. — President, Marvin H. Sanger; Vice-President, John Waldo; Treasurer, Clarence A. Potter; Directors or Trustees, M. H. Sanger, John Palmer, David Greenslit, C. A. Potter, John Waldo, Alfred Pray, E. H. Fuller, A. B. Sprague, Wm. H. Burnham, H. C. Atwood.

THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATTWOOD, Treasurer.

INCORPORATED, 1891.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$83,850.00	Whole Amount of Deposits, \$118,426.67	
Loans on Collateral Security, . . .	5,200.00	Surplus account, . . .	1,500.00
Town, City, and Borough		Profit and Loss Account, . . .	311.30
Notes and Orders, . . .	1,500.00		
Railroad Bonds, . . .	4,000.00		
Bank Stocks in Connecticut, . . .	16,866.00		
Cash in Bank, . . .	8,821.97		
Total Assets, . . .	\$120,237.97	Total Liabilities, . . .	\$120,237.97

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTE.				
Cemetery Committee, Town of New Britain, . . \$		1,500.00	1,500.00	1,500.00
RAILROAD BONDS.				
Cedar Rapids & Missouri River (guaranteed by Chi. & Northw.), 7s, . . . 1916,		3,000.00	4,000.00	4,050.00
BANK STOCKS.				
10 shares Aetna National, Hartford, . . .		1,000.00	1,250.00	1,300.00
15 " New Britain National, . . .		1,500.00	2,400.00	2,400.00
22 " First National, Wallingford, . . .		2,200.00	2,376.00	2,376.00
20 " Southington National, . . .		2,000.00	2,160.00	2,160.00
50 " Home National, Meriden, . . .		5,000.00	6,150.00	6,150.00
20 " Mechanics National, New Britain, . . .		2,000.00	2,530.00	2,550.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	420; total amount, . . .	\$62,374.39
2	Number of depositors having \$1,000 and not over \$2,000, . . .	38; total amount, . . .	45,688.33
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	4; total amount, . . .	10,363.95
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	462; total deposits, . . .	\$118,426.67
6	Largest amount due a single depositor, . . .		3,471.11
7	Number of accounts opened during the year, 160; number closed, 105.		
8	Amount of income received during the year, . . .		5,264.77
9	Amount of dividends declared during the year, . . .		4,268.25
10	Amount deposited, including interest credited, the past year, . . .		69,333.13

THE BURRITT SAVINGS BANK, NEW BRITAIN.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

11	Amount withdrawn during the year,	\$58,303.88
12	Increase of deposits the past year,	11,029.25
13	Amount carried to surplus or profit and loss during the year, .	700.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent., when paid, $2\frac{1}{4}$ April 2d, $2\frac{1}{4}$ October 1st.	
17	State tax during the past year,	124.12
18	Total office expenses the past year, including salaries, . . .	480.88
19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	15,000.00
23	Date of annual meeting for choice of officers, January.	

OFFICERS.— President, L. Hoyt Pease; Treasurer, W. E. Attwood; Directors or Trustees, T. B. Wilcox, D. C. Judd, R. G. Hibbard, Dennis Riordan, F. L. Hungerford, Fred A. Berg, Ira E. Hicks, Isaac Porter.

CANAAN SAVINGS BANK.

JOSEPH W. PEET, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$37,558.00	Whole Amt. of Deposits, . .	\$174,550.24
Loans on Collateral Security, .	1,960.10	Surplus Account, . . .	6,060.23
Loans on Personal Sec'y only, .	13,952.25	Interest Account, . . .	3,776.04
Town, City, and Corp. B'ds, .	69,000.00		
Town Notes and Orders, . . .	6,000.00		
Railroad Bonds, . . .	34,259.11		
Bank Stocks in Connecticut, .	3,500.00		
Bank Stocks in other States, .	5,097.50		
Fixtures and Furniture, . . .	435.00		
Expense Account, . . .	120.02		
Cash in Bank, . . .	6,109.28		
Cash on hand, . . .	6,395.25		
Total Assets, . . .	\$184,386.51	Total Liabilities, . . .	184,386.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of North Canaan, \$	3,000.00	3,000.00	3,000.00
" " " " " " " " " " " "	3,000.00	3,000.00	3,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Danbury, Conn., 4s, 1911,	8,000.00	8,000.00	8,400.00
Norwalk, " 4s, 1927,	5,000.00	5,000.00	5,250.00
New Haven, " 4s, 1897,	2,000.00	2,000.00	2,100.00
Middletown, " 3 ⁶⁵ / ₁₀₀ s, 1909,	2,000.00	2,000.00	2,100.00
Birmingham, " 4s, 1908,	5,000.00	5,000.00	5,250.00
Windham, " 3 ¹ / ₂ s, 1904,	4,000.00	4,000.00	4,200.00
Waterbury, " 4s, 1904,	3,000.00	3,000.00	3,150.00
No. Canaan, " 3 ¹ / ₂ s, 1901,	30,000.00	30,000.00	30,000.00
Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,250.00
Worcester, Mass., 4s, 1938,	5,000.00	5,000.00	5,500.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1900,	2,000.00	2,000.00	2,100.00
New York Central & Hudson River, 7s, 1904,	10,000.00	13,295.00	13,000.00
Chicago, R. I. & Pacific, 6s, 1915,	10,000.00	12,793.75	12,800.00
New London Northern, 4s, 1910,	4,000.00	4,105.44	4,105.44
Old Colony, 4s, 1938,	2,000.00	2,064.92	2,094.62

CANAAN SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares National Iron,		\$ 3,500.00	3,500.00	4,375.00
10 " Central	National, New York,	1,000.00	997.50	1,300.00
10 " Fourth	" "	1,000.00	1,000.00	1,950.00
31 " American Exc.	" "	3,100.00	3,100.00	4,836.00
5 " Metropolitan	" "	.....	.....	25.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	658; total amount,	\$112,565.45
2	Number of depositors having \$1,000 and not over \$2,000,	36; total amount,	45,179.83
3	Number of depositors having over \$2,000, and not over \$10,000,	6; total amount,	16,804.96
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	700; total deposits,	\$174,550.24
6	Largest amount due a single depositor,		3,542.51
7	Number of accounts opened during the year,	106; number closed,	100.
8	Amount of income received during the year,		7,675.20
9	Amount of dividends declared during the year,		6,523.65
10	Amount deposited, including interest credited, the past year,		66,544.32
11	Amount withdrawn during the year,		59,928.08
12	Increase of deposits the past year,		6,616.24
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the past year, 4 per cent; when paid, April and October,		
17	State tax during the past year,		229.74
18	Total office expenses the past year, including salaries,		525.10
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		2,627.10
21	Are all the loans upon real estate secured by first mortgage?	As far as known.	
22	Largest amount loaned to one individual company, society, or corporation,		2,600.00
23	Date of annual meeting for choice of officers, second Tuesday in July.		

—OFFICERS.— President, John B. Reed; Treasurer, Joseph W. Peet; Directors or Trustees, George S. Fuller, George L. Parsons, Samuel A. Bennett, Daniel L. Freeman, George W. Cowdry, George S. Deming, Jay A. Underwood.

CHELSEA SAVING BANK, NORWICH.

GEORGE D. COIT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,305,492.00	Whole Amt. of Deposits, \$5,150,744.14
Loans on Collateral Security, 658,073.75	Surplus Account, . . . 155,000.00
Loans on Personal Sec'y only, 18,000.00	Interest Account, . . . 15,069.92
Town, City, and Corp. Bds., 1,578,385.00	Profit and Loss Account, 116,793.18
Town, City, and Borough Notes and Orders, . . 49,637.00	
Railroad Bonds, . . . 1,469,000.00	
Bank Stocks in Connecticut, 15,000.00	
Bank Stocks in other States, 93,300.00	
Real Estate by Foreclosure, 32,684.00	
Banking House, . . . 25,000.00	
Expense Account, . . . 986.75	
Premium Account, . . . 912.00	
Rent Account, . . . 21.00	
Insurance, Taxes, etc., . . 874.91	
Cash in Bank, . . . 174,354.92	
Cash on hand, . . . 15,885.91	
Total Assets, . . . \$5,437,607.24	Total Liabilities, . . \$5,437,607.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, Conn., \$	47,607.00	47,607.00	47,607.00
“ Griswold, “	2,030.00	2,030.00	2,030.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Colchester, Conn., 4s, 1897,	20,000.00	20,000.00	20,400.00
“ Greenwich, “ 4s, 1912,	160,000.00	160,000.00	163,200.00
“ Old Saybrook, “ 4 $\frac{3}{4}$ s, 1914,	16,000.00	16,000.00	16,800.00
“ Preston, “ 4s, 1906,	40,000.00	40,000.00	40,000.00
“ Vernon, “ 3s, 1906,	60,000.00	60,000.00	55,200.00
City of Cincinnati, Ohio, Gold, 6s, 1906,	69,000.00	69,000.00	81,420.00
“ “ “ Currency, 6s, 1909,	27,000.00	27,000.00	32,130.00
“ “ “ 7s, 1902,	2,000.00	2,000.00	2,460.00
“ “ “ 7s, 1904,	12,000.00	12,000.00	15,000.00
“ “ “ 7s, 1908,	3,000.00	3,000.00	3,870.00
“ “ “ 7 $\frac{3}{4}$ s, 1906,	25,000.00	25,000.00	32,250.00
“ Chicago, Ill., 4s, 1921,	100,000.00	100,000.00	101,000.00
“ Columbus, Ohio, 6s, 1896-7,	27,000.00	27,000.00	28,350.00
“ “ “ 4s, 1910,	33,000.00	32,835.00	32,835.00
“ “ “ 5s, 1910,	10,000.00	10,000.00	10,800.00
“ “ “ 6s, 1911,	41,000.00	41,000.00	43,460.00

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.							
City of Denver, Col.,	4s,	1903,	\$		30,000.00	29,100.00	29,100.00
" " "	5s,	1906,			20,000.00	20,000.00	21,000.00
" " " (So. Denver)	6s,	1906,			5,000.00	5,000.00	5,650.00
" Duluth, Minn. (W. Dul'th)	7s,	1897,			39,000.00	39,000.00	41,145.00
" " "	4s,	1921,			30,000.00	27,450.00	29,100.00
" " "	4½s,	1922,			20,000.00	20,000.00	21,000.00
" Kansas City, Mo.,	4s,	1910,			25,000.00	25,000.00	24,250.00
" Lakeside, Minn.,	7s,	1894-7,			37,000.00	37,000.00	38,110.00
" Minneapolis,	4½s,	1917,			100,000.00	100,000.00	107,000.00
" " "	4s,	1919,			25,000.00	25,000.00	25,000.00
" " "	4s,	1919,			25,000.00	25,000.00	25,000.00
" Newark, N. J.,	4s,	1922,			75,000.00	75,000.00	75,000.00
" Omaha, Neb.,	5s,	1912,			90,000.00	90,000.00	99,900.00
" " "	5s,	1913,			35,000.00	35,000.00	38,850.00
" Paterson, N. J.,	5s,	1915-6-7,			25,000.00	25,000.00	28,000.00
" Portland, Ore.,	5s,	1913,			25,000.00	25,000.00	27,750.00
" " " (Albina),	6s,	1921,			10,000.00	10,000.00	12,800.00
" " "	5s,	1922,			75,000.00	75,000.00	83,250.00
" Pueblo, Col.,	6s,	1914,			12,000.00	12,000.00	13,200.00
" St. Paul, Minn.,	4s,	1919,			150,000.00	150,000.00	148,500.00
" Toledo, Ohio,	7½s,	1900,			9,000.00	9,000.00	10,260.00
" " "	4½s,	1913,			10,000.00	10,000.00	10,500.00
" " "	4½s,	1914,			40,000.00	40,000.00	42,000.00
" Wichita, Kan.,	5s,	1910,			25,000.00	25,000.00	25,000.00
RAILROAD BONDS.							
Albany & Susquehanna,	7s,	1906,			25,000.00	25,000.00	32,750.00
Buffalo, New York & Erie,	7s,	1916,			35,000.00	35,000.00	45,325.00
Central Ohio,	4½s,	1930,			100,000.00	100,000.00	102,250.00
Chic. & Alton, Lou. & Missouri Riv.,	7s,	1900,			100,000.00	100,000.00	114,500.00
Chic., Mil. & St. Paul, Dubuque Div.,	6s,	1920,			10,000.00	10,000.00	11,725.00
Lacrosse & Davenport Division,	5s,	1919,			25,000.00	25,000.00	26,250.00
Southwestern	6s,	1919,			25,000.00	25,000.00	28,500.00
Wisconsin Valley,	7s,	1909,			35,000.00	35,000.00	44,450.00
Chicago & Northwestern,	7s,	1915,			30,000.00	30,000.00	42,000.00
Cedar Rapids & Missouri River,	7s,	1909,			25,000.00	25,000.00	31,500.00
" " " "	7s,	1916,			35,000.00	35,000.00	47,250.00
Des Moines & Minneapolis,	7s,	1907,			16,000.00	16,000.00	19,200.00
Escanaba & Lake Superior,	6s,	1901,			50,000.00	50,000.00	57,000.00
Iowa Division,	4½s,	1902,			25,000.00	25,000.00	25,500.00
Madison Extension,	7s,	1911,			55,000.00	55,000.00	73,150.00
Menominee	7s,	1911,			20,000.00	20,000.00	26,600.00
Milwaukee & Madison,	6s,	1905,			10,000.00	10,000.00	11,200.00
Northwest Union,	7s,	1917,			85,000.00	85,000.00	114,750.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,			10,000.00	10,000.00	10,500.00
Cincinnati, Hamilton & Dayton,	6s,	1905,			5,000.00	5,000.00	5,600.00
Cleveland & Mahoning Valley,	5s,	1938,			90,000.00	90,000.00	99,900.00
Delaware & Bound Brook,	7s,	1905,			30,000.00	30,000.00	37,800.00
Delaware & Hudson Canal Co.,	7s,	1917,			35,000.00	35,000.00	49,350.00
Evansville & Terre Haute,	5s,	1930,			35,000.00	35,000.00	36,750.00
Iowa Falls & Sioux City,	7s,	1917,			25,000.00	25,000.00	32,250.00

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.				
Jeffersonville, Madison & Indianap's,	7s, 1906, \$	13,000.00	13,000.00	14,820.00
Joliet & Northern Indiana,	7s, 1907,	50,000.00	50,000.00	61,000.00
Mineral Range,	5s, 1931,	25,000.00	25,000.00	25,000.00
Morris & Essex,	7s, 1914,	14,000.00	14,000.00	19,880.00
Naugatuck,	4s, 1913,	100,000.00	100,000.00	100,000.00
New York Central & Hudson River,	7s, 1903,	50,000.00	50,000.00	63,500.00
Pittsb'h, McKeesp't & Youghiegheny,	6s, 1932,	50,000.00	50,000.00	63,500.00
Rensselaer & Saratoga,	7s, 1921,	40,000.00	40,000.00	57,000.00
Southwest Pennsylvania,	7s, 1917,	56,000.00	56,000.00	73,920.00
Staten Island,	4½s, 1943,	30,000.00	30,000.00	30,000.00
Syracuse, Binghamton & New York,	7s, 1906,	5,000.00	5,000.00	6,500.00
Terre Haute & Indianapolis,	5s, 1925,	100,000.00	100,000.00	110,000.00
BANK STOCKS.				
150 shares	Thames National, Norwich, . . .	15,000.00	15,000.00	21,000.00
100 "	American Exchange Nat., New York,	10,000.00	10,000.00	15,600.00
66 "	Central " "	6,600.00	6,600.00	7,920.00
100 "	Commerce " "	10,000.00	10,000.00	17,500.00
100 "	Continental " "	10,000.00	10,000.00	12,000.00
10 "	Corn Exchange, " "	1,000.00	1,000.00	2,820.00
120 "	Fourth " "	12,000.00	12,000.00	22,920.00
60 "	Hanover " "	6,000.00	6,000.00	18,300.00
30 "	Importers and Traders " "	3,000.00	3,000.00	16,200.00
100 "	Merchants " "	5,000.00	5,000.00	6,750.00
100 "	" Exchange " "	5,000.00	5,000.00	5,500.00
90 "	Nassau, " "	4,500.00	4,500.00	7,425.00
25 "	New York N. B. A., " "	2,500.00	2,500.00	5,800.00
40 "	Ninth National, " "	4,000.00	4,000.00	4,720.00
25 "	Park " "	2,500.00	2,500.00	6,875.00
125 "	Phenix " "	2,500.00	2,500.00	2,950.00
17 "	Republic " "	1,700.00	1,700.00	2,652.00
70 "	Shoe and Leather " "	7,000.00	7,000.00	7,350.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,766; total amount, \$1,204,883.06
2	Number of depositors having \$1,000 and not over \$2,000, .	1,029; total amount, 1,219,087.28
3	Number of depositors having over \$2,000 and not over \$10,000, .	610; total amount, 2,182,699.32
4	Number of depositors having over \$10,000,	30; total amount, 544,074.48
5	Total number of depositors,	6,435; total deposits, \$5,150,744.14
6	Largest amount due a single depositor,	112,271.60
7	Number of accounts opened during the year, 971; number closed, 692.	
8	Amount of income received during the year,	256,468.52
9	Amount of dividends declared during the year,	195,096.85

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount deposited, including interest credited, the past year,	\$1,079,290.45
11	Amount withdrawn during the year,	887,231.10
12	Increase of deposits the past year,	242,059.35
13	Amount carried to surplus during the year,	5,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, March and September.	
17	State tax during the past year,	11,629.12
18	Total office expenses the past year, including salaries,	11,391.83
19	Net amount of income during the year from real estate owned,	1,954.35
20	What assets, if any, yielding no income during the year,	20,750.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	100,000.00
23	Date of annual meeting for choice of officers, third Wednesday in September.	

OFFICERS. — President, Edward Harland; Vice-Presidents, John T. Wait, Frederick S. Camp, Orlando J. Lamb; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman; Attorney, Charles F. Thayer; Counsel, Jeremiah Halsey; Directors, Oliver P. Avery, George D. Coit, Henry H. Gallup, David A. Billings, William N. Blackstone, John C. Averill, Charles H. Preston, Oliver L. Johnson, Jr., Charles E. Chandler.

CHESTER SAVINGS BANK.

EDWARD C. HUNGERFORD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$105,804.70	Whole Amount of Deposits, \$213,992.99
Loans on Collateral Security, . . 4,415.00	Surplus Account, . . . 10,000.00
Loans on Personal Sec'ty only, . . 5,160.00	Profit and Loss Account, . . 2,211.39
Town, City, and Corp. Bonds, . . 40,112.50	
Town, City, and Borough Notes and Orders, . . . 3,500.00	
School Dist. Notes and Orders, . . 429.00	
Railroad Bonds, . . . 25,960.00	
Bank Stocks in Connecticut, . . 23,675.00	
Bank Stocks in other States, . . 7,407.50	
Real Estate by Foreclosure, . . 4,467.28	
Office Furniture, . . . 300.00	
Expense Account, . . . 26.48	
Cash in Bank, . . . 4,345.32	
Cash on Hand, . . . 601.60	
Total Assets, . . . \$226,204.38	Total Liabilities, . . . \$226,204.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, Conn., 4s, \$	3,500.00	3,500.00	3,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School Districts in Middlesex County, Conn., .	429.00	429.00	429.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, gold, . . . 6s, 1909,	3,000.00	3,000.00	3,450.00
Cincinnati, " currency, . . . 6s, 1906,	3,000.00	3,000.00	3,450.00
Columbus, " 6s, 1896,	2,000.00	2,000.00	2,000.00
Columbus, " 4s, 1902,	3,000.00	3,000.00	3,000.00
Trenton, New Jersey, . . . 4s, 1900,	3,000.00	3,000.00	3,000.00
Louisville, Kentucky, . . . 7s, 1903,	3,000.00	3,000.00	3,540.00
Lexington, " 4½s, 1920,	3,000.00	3,000.00	3,075.00
Kansas City, Missouri, . . . 8s, 1896,	3,000.00	3,000.00	3,200.00
Portland, Oregon, gold, . . . 5s, 1922,	5,000.00	5,612.50	5,612.50
Duluth, Minn. (5, 1 due each yr.), . . 6s, 1895-9,	5,000.00	5,000.00	5,200.00
Dubuque, Iowa, 5s, 1901,	3,000.00	3,000.00	3,075.00
Wilkesbarre, Pennsylvania, . . 4½s, 1907,	3,500.00	3,500.00	3,600.00
RAILROAD BONDS.			
Chic. & Northwest'n:—Menom. Ex., 7s, 1911,	3,000.00	3,360.00	3,750.00
Chic., Mil. & St. P.:—Dubuque Div., 7s, 1920,	3,000.00	3,000.00	3,750.00

CHESTER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Atchison, Topeka & Santa Fe,	4s,	1989,	\$	5,000.00	4,000.00	3,500.00
Central Ohio,	4½s,	1930,		6,000.00	6,000.00	6,300.00
Mineral Range,	5s,	1931,		3,000.00	3,000.00	3,000.00
Chicago & Tomah,	6s,	1905,		3,000.00	3,000.00	3,450.00
Chicago & Northwestern,	6s,	1929,		3,000.00	3,600.00	3,600.00
BANK STOCKS.						
80 shares	Deep River Nat'l,	Deep River, Conn.,		8,000.00	10,000.00	9,600.00
25 "	First National,	Middletown, "		2,500.00	2,500.00	2,625.00
20 "	Nat'l Bk. of N. Eng.,	E. Haddam, Conn.,		2,000.00	2,405.00	2,200.00
25 "	City Bank,	Hartford, "		2,500.00	2,130.00	2,500.00
24 "	National Exchange,	Hartford, "		1,200.00	1,440.00	1,464.00
35 "	Home National,	Meriden, "		3,500.00	4,200.00	4,270.00
20 "	Saybrook Bank,	Essex, "		1,000.00	1,000.00	1,000.00
20 "	Central National,	New York City,		2,000.00	2,081.25	2,400.00
24 "	Merchants Ex. Nat'l,	" " "		1,200.00	1,200.00	1,400.00
11 "	Fourth National,	" " "		1,100.00	1,126.25	2,100.00
25 "	Western National,	" " "		2,500.00	3,000.00	2,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	730; total amount,	\$114,901.71
2	Number of depositors having \$1,000 and not over \$2,000,	40; total amount,	55,994.30
3	Number of depositors having over \$2,000 and not over \$10,000,	14; total amount,	43,096.98
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	784; total deposits,	\$213,992.99
6	Largest amount due a single depositor,		6,238.53
7	Number of accounts opened during the year, 61; number closed, 53.		
8	Amount of income received during the year,		11,613.66
9	Amount of dividends declared during the year,		9,064.52
10	Amount deposited, including interest credited, the past year,		36,568.05
11	Amount withdrawn during the year,		26,691.15
12	Increase of deposits the past year,		9,876.90
13	Amount carried to surplus or profit and loss during the year,		1,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend last year, 4½ per cent.; when paid, 2½ per cent. February 1st, 2½ per cent. August 1st.		
17	State tax during the past year,		360.48
18	Total office expenses the past year, including salaries,		1,034.24
19	Net amount of income during the year from real estate owned,		331.71
20	What assets, if any, yielding no income during the year,		None.

CHESTER SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- | | | |
|----|---|------------|
| 21 | Are all loans upon real estate secured by first mortgage? . . . | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, | \$1,850.00 |
| 23 | Date of annual meeting for choice of officers, second Monday in July. | |

OFFICERS. — President, Charles L. Griswold; Treasurer, Edward C. Hungerford; Directors, George W. Smith, George Jones, S. W. Turner, Fisk Shailer, Julius Smith, J. W. Marvin, C. N. Smith, E. C. Hungerford.

CITIZENS SAVINGS BANK, STAMFORD.

HENRY V. RIKER, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,043,174.00	Whole Amt. of Deposits, \$1,746,061.86
Loans on Collateral Security, 188,076.00	Surplus Account, . . 60,000.00
Loans on Personal Sec'y only, 14,225.00	Interest Account, . . 547.30
United States Bonds, . . 110,000.00	
Town, City, and Corp. Bonds, 135,000.00	
Town, City, and Borough	
Notes and Orders, . . 24,000.00	
Railroad Bonds, . . 180,000.00	
Bank Stocks in Connecticut, 61,000.00	
Bank Stocks in other States, 30,000.00	
Premium Account, . . 3,000.00	
Cash in Bank, . . 18,133.66	
Total Assets, . . \$1,806,608.66	Total Liabilities, . \$1,806,608.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	50,000.00	50,000.00	57,000.00
Fours of 1907, Coupon,	50,000.00	50,000.00	57,000.00
Fives of 1904, Coupon,	10,000.00	10,000.00	11,900.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stamford,	20,000.00	20,000.00	20,000.00
Town of Darien,	4,000.00	4,000.00	4,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Stamford, 4s, 1906, . .	20,000.00	20,000.00	21,000.00
" Norwalk, 4s, 1926, . .	50,000.00	50,000.00	52,000.00
City of Middletown, 6s, 1901, . .	10,000.00	10,000.00	11,500.00
" Cincinnati, 7 ³ / ₈ s, 1906, . .	1,000.00	1,000.00	1,300.00
" Paterson, 5s, 1911, . .	14,000.00	14,000.00	15,400.00
" New York, 6s, 1905, . .	10,000.00	10,000.00	12,300.00
" Brooklyn, 6s, 1924, . .	10,000.00	10,000.00	15,000.00
" Chicago, 4s, 1921, . .	20,000.00	20,000.00	21,000.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903,	20,000.00	20,000.00	21,200.00
Chicago, Rock Island & Pacific, 6s, 1917,	30,000.00	30,000.00	38,100.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	14,300.00
Pittsburgh, Fort Wayne & Chicago, 7s, 1912,	10,000.00	10,000.00	13,800.00
Chic. & N'thw't'n, Menominee Ex., 7s, 1911,	10,000.00	10,000.00	13,500.00
New York & Harlem, 7s, 1900,	50,000.00	50,000.00	61,500.00
New York Central, 7s, 1903,	50,000.00	50,000.00	63,500.00

CITIZENS SAVINGS BANK, STAMFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
56 shares	Stamford National,	\$ 1,680.00	2,000.00	3,080.00
345 "	First " Stamford,	34,500.00	53,000.00	75,900.00
20 "	" " South Norwalk,	2,000.00	2,000.00	2,000.00
20 "	City " " " "	2,000.00	2,000.00	2,100.00
20 "	National, Norwalk,	2,000.00	2,000.00	2,100.00
100 "	Fourth National, New York,	10,000.00	10,000.00	20,000.00
100 "	American Exchange Nat., New York,	10,000.00	10,000.00	15,700.00
100 "	National Park, New York,	10,000.00	10,000.00	29,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,030; total amount,	\$639,855.30
2	Number of depositors having \$1,000 and not over \$2,000,	292; total amount,	400,106.93
3	Number of depositors having over \$2,000 and not over \$10,000,	173; total amount,	620,702.40
4	Number of depositors having over \$10,000,	7; total amount,	85,396.73
5	Total number of depositors,	3,502; total deposits, \$1,746,061.36	
6	Largest amount due a single depositor,		16,867.24
7	Number of accounts opened during the year, 638; number closed, 477.		
8	Amount of income received during the year,		86,754.04
9	Amount of dividends declared during the year,		63,308.31
10	Amount deposited, including interest credited, the past year,		495,466.12
11	Amount withdrawn during the year,		369,815.33
12	Increase of deposits the past year,		125,650.79
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		3,961.74
18	Total office expenses the past year, including salaries,		6,042.08
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		3,631.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		36,500.00
23	Date of annual meeting for choice of officers, first Thursday in July.		

OFFICERS. — President, Charles Gaylor; Treasurer, Henry V. Riker; Directors or Trustees, Charles Gaylor, John P. Hamilton, William Hoyt, Wm. D. Smith, Joseph D. Warren, I. Franklin Wardwell, Henry V. Riker.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLIAM B. HINCKS, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,670,475.00	Whole Amt. of Deposits, \$3,261,044.29
Loans on Collateral Security, 74,100.00	Surplus Account, . . . 108,000.00
Town, City, and Corp. Bonds, 499,000.00	Interest Account, . . . 60,745.58
School Dist. Notes and Orders, 8,300.00	Premium Account, . . . 24,551.62
Railroad Bonds, . . . 817,000.00	
Bank Stocks in Connecticut, 240,430.00	
Bank Stocks in other States, 3,250.00	
Real Estate by Foreclosure, 4,000.00	
Banking House, . . . 44,300.00	
Cash in Bank, . . . 87,622.91	
Cash on hand, . . . 5,863.58	
Total Assets, . . . \$3,454,341.49	Total Liabilities, . . \$3,454,341.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of Town of Stratford, . \$	8,300.00	8,300.00	8,300.00
TOWN, CITY, AND CORPORATION BONDS.			
Chicago, 7s, 1895, . . .	5,000.00	5,000.00	5,000.00
" 4s, 1921, . . .	25,000.00	25,000.00	25,000.00
Cincinnati, 6s, 1906, . . .	50,000.00	50,000.00	58,000.00
" 5s, 1910, . . .	50,000.00	50,000.00	54,000.00
Columbus, 4s, 1910, . . .	35,000.00	35,000.00	35,000.00
Danbury (Borough), 4s, . . .	2,000.00	2,000.00	2,000.00
Denver, 5s, 1903, . . .	15,000.00	15,000.00	15,000.00
Duluth, 4s, 1921, . . .	10,000.00	10,000.00	10,000.00
Huntington, Ferry School Dist., 4s, 1906, . . .	25,000.00	25,000.00	25,000.00
Kansas City, 4s, 1910, . . .	50,000.00	50,000.00	50,000.00
Louisville, 4s, 1930, . . .	10,000.00	10,000.00	10,000.00
Minneapolis, 4s, 1917, . . .	50,000.00	50,000.00	50,000.00
Omaha, 5s, 1908, etc., . . .	10,000.00	10,000.00	10,000.00
Portland, 6s, 1921, . . .	5,000.00	5,000.00	6,000.00
St. Louis, 6s, 1905, . . .	22,000.00	22,000.00	25,000.00
" 4s, 1912, . . .	50,000.00	50,000.00	50,000.00
St. Paul, 4s, 1920, . . .	25,000.00	25,000.00	25,000.00
Trenton, 4s, 1913, . . .	35,000.00	35,000.00	35,000.00
Wallingford (Borough), 4s, 1902, . . .	25,000.00	25,000.00	25,000.00

CITY SAVINGS BANK OF BRIDGEPORT. -- CONTINUED.

INVESTMENTS. -- CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.					
Central Ohio,	4½s,	1930, \$	65,000.00	65,000.00	66,300.00
Chicago & Northwestern : --					
Chicago & Tomah,	6s,	1905,	50,000.00	50,000.00	57,000.00
Des Moines & Minneapolis,	7s,	1907,	30,000.00	30,000.00	36,000.00
Madison Extension,	7s,	1911,	30,000.00	30,000.00	39,000.00
Milwaukee & Madison,	6s,	1905,	30,000.00	30,000.00	33,600.00
Chicago, Milwaukee & St. Paul : --					
Chicago & Milwaukee,	7s,	1903,	15,000.00	15,000.00	18,000.00
Dubuque Division,	6s,	1920,	40,000.00	40,000.00	46,000.00
Wisconsin Valley,	7s,	1909,	12,000.00	12,000.00	15,000.00
Chicago, Rock Island & Pacific,	6s,	1917,	100,000.00	100,000.00	125,000.00
Delaware & Hudson Canal Co.,	7s,	1917,	40,000.00	40,000.00	56,000.00
Illinois Central : --					
Gold,	4s,	1951,	50,000.00	50,000.00	50,000.00
Middle Division,	5s,	1921,	50,000.00	50,000.00	54,500.00
Springfield Division,	6s,	1898,	25,000.00	25,000.00	26,000.00
New London Northern,	4s,	1910,	25,000.00	25,000.00	25,000.00
New York Central & Hudson Riv.,	7s,	1903,	100,000.00	100,000.00	125,000.00
New York & Long Branch,	5s,	1931,	5,000.00	5,000.00	5,500.00
New York, New Haven & Hartford : --					
Danbury & Norwalk,	5s,	1920,	50,000.00	50,000.00	57,000.00
New York, Prov. & Boston,	4s,	1942,	25,000.00	25,000.00	25,000.00
Syracuse, Binghamton & N. York,	7s,	1906,	25,000.00	25,000.00	32,000.00
Terre Haute & Indianapolis,	5s,	1925,	25,000.00	25,000.00	28,000.00
United N. Jersey R. R. & Canal Co.,	4s,		25,000.00	25,000.00	27,000.00
BANK STOCKS.					
105 shares	Birmingham National,	Birmingham,	10,500.00	10,500.00	17,850.00
600 "	Bridgeport "	Bridgeport,	30,000.00	50,000.00	57,000.00
109 "	City "	"	10,900.00	10,900.00	16,350.00
173 "	Connecticut "	"	17,300.00	17,300.00	25,950.00
193 "	First "	"	19,300.00	28,000.00	32,810.00
21 "	Pequonnock "	"	2,100.00	2,100.00	2,940.00
100 "	Danbury "	Danbury,	10,000.00	10,000.00	10,000.00
25 "	Deep River "	Deep River,	2,500.00	2,500.00	3,000.00
22 "	Iron "	Falls Village,	2,200.00	2,200.00	2,420.00
15 "	First "	Hartford,	1,500.00	1,500.00	1,500.00
14 "	Phoenix "	"	1,400.00	1,400.00	1,540.00
100 "	First "	Litchfield,	10,000.00	10,000.00	12,000.00
98 "	First "	Meriden,	9,800.00	9,800.00	11,760.00
100 "	Home "	"	10,000.00	10,000.00	11,500.00
100 "	Meriden "	"	10,000.00	10,000.00	12,000.00
50 "	First "	Middletown,	5,000.00	5,000.00	5,000.00
18 "	Middletown "	"	1,350.00	1,800.00	1,800.00
13 "	Middlesex County Nat.,	"	1,300.00	1,300.00	1,300.00
12 "	National New Haven,	New Haven,	1,200.00	1,200.00	1,920.00
200 "	Merchants National,	"	10,000.00	10,000.00	9,000.00
68 "	Second "	"	6,800.00	6,800.00	10,880.00
29 "	Yale "	"	2,900.00	2,900.00	3,248.00

CITY SAVINGS BANK OF BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
61 shares	Thames National,	Norwich,	\$	6,100.00	6,100.00	8,540.00
106 "	Stamford	Stamford,		3,180.00	3,180.00	5,300.00
69 "	Citizens	Waterbury,		6,900.00	6,900.00	9,660.00
20 "	Manufacturers Nat.,	"		2,000.00	2,000.00	2,600.00
263 "	Waterbury National,	"		13,150.00	13,150.00	24,985.00
39 "	Westport	Westport,		3,900.00	3,900.00	4,000.00
130 "	National Broadway,	New York,		3,250.00	3,250.00	7,475.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,914; total amount, \$1,622,569.79
2	Number of depositors having \$1,000 and not over \$2,000, .	905; total amount, 1,274,855.44
3	Number of depositors having over \$2,000 and not over \$10,000, .	148; total amount, 363,619.06
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	7,967; total deposits, \$3,261,044.29
6	Largest amount due a single depositor,	9,500.00
7	Number of accounts opened during the year, 1,342; number closed, 1,471.	
8	Amount of income received during the year,	171,748.69
9	Amount of dividends declared during the year,	124,603.66
10	Amount deposited, including interest credited, the past year,	801,837.81
11	Amount withdrawn during the year,	832,608.50
12	Decrease of deposits the past year,	30,770.69
13	Amount carried to surplus or profit and loss during the year,	Nothing.
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent. ;* when paid, January and July.	
17	State tax during the past year,	7,931.34
18	Total office expenses the past year, including salaries,	9,391.52
19	Net amount of income during the year from real estate owned,	537.17
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	65,000.00
23	Date of annual meeting for choice of officers,	July.

OFFICERS. — President, David F. Hollister; Vice-Presidents, Courtland Kelsey, John M. Wheeler, Edward A. Lewis, Edwin Banks; Treasurer, William B. Hincks; Assistant Treasurer, William N. Middlebrook; Trustees, W. P. Abernethy, C. K. Averill, Edwin Banks, George K. Birdseye, C. B. Buckingham, Edward W. Button, Burr Curtis, Benjamin Fletcher, Jr., Horace F. Hatch, W. B. Hincks, David F. Hollister, Courtland Kelsey, Edward A. Lewis, Wm. N. Middlebrook, Frank B. Sammis, John M. Wheeler.

* Four per cent. on deposits of \$2,000 and less; and three per cent. on excess over \$2,000.

CITY SAVINGS BANK, MERIDEN.

FLOYD CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$662,920.00	Whole Amt. of Deposits, . .	\$1,350,128.32
Loans on Collateral Security, . .	186,500.00	Surplus Account, . . .	40,000.00
United States Bonds, . . .	28,750.00	Interest Account, . . .	9,884.21
Town, City, and Corp. Bonds, . .	40,000.00	Profit and Loss Account, . .	187.34
School Dist. Notes and Orders, . .	3,500.00		
Railroad Bonds, . . .	193,250.00		
Bank Stocks in Connecticut, . .	183,500.00		
Bank Stocks in other States, . .	19,620.00		
Tax Account, . . .	1,527.17		
Expense Account, . . .	879.72		
Cash in Bank, . . .	79,752.98		
Total Assets, . . .	\$1,400,199.87	Total Liabilities, . . .	\$1,400,199.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904,	\$ 25,000.00	28,750.00	29,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Corner School District, Meriden, Conn., . . .	3,500.00	3,500.00	3,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Meriden, Conn., 4s, 1911, . . .	20,000.00	20,000.00	20,000.00
“ Wallingford, “ 4s, 1923, . . .	20,000.00	20,000.00	20,000.00
RAILROAD BONDS.			
Central of Ohio, 4½s, 1930, . . .	50,000.00	50,000.00	52,000.00
Chicago, Burlington & Quincy, 7s, 1903, . . .	25,000.00	28,750.00	30,000.00
Danbury & Norwalk, 5s, 1920, . . .	25,000.00	28,000.00	28,750.00
Michigan Central, 5s, 1931, . . .	10,000.00	10,500.00	11,200.00
Chicago & Northwestern Union, 7s, 1917, . . .	10,000.00	12,000.00	13,500.00
Cleveland & M. Valley, 5s, 1938, . . .	25,000.00	26,000.00	27,500.00
Terre Haute & Indianapolis, 5s, 1925, . . .	25,000.00	26,000.00	27,500.00
Iowa Falls & Sioux City, 7s, 1917, . . .	10,000.00	12,000.00	12,500.00
BANK STOCKS.			
750 shares First National, Meriden, Conn., . .	75,000.00	75,000.00	90,000.00
500 “ Home “ “ “ . . .	50,000.00	50,000.00	60,000.00
100 “ Meriden “ “ “ . . .	10,000.00	10,000.00	13,000.00
162 “ National, Norwalk, “ . . .	16,200.00	16,200.00	17,820.00
20 “ Fairfield County Nat., “ “ . . .	2,000.00	2,000.00	2,000.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
25 shares	First National, So. Norwalk, Conn., \$	2,500.00	2,500.00	2,500.00
104 "	Second " New Haven, "	10,400.00	10,400.00	17,680.00
100 "	Merchants " "	5,000.00	4,600.00	4,600.00
3 "	First " Middletown, "	300.00	300.00	300.00
60 "	Southington Nat'l, Southington, "	6,000.00	6,000.00	6,600.00
50 "	Mechanics " New Britain, "	5,000.00	5,000.00	6,000.00
15 "	New Britain " "	1,500.00	1,500.00	2,250.00
66 "	Nat'l Bk. of No. America, New York,	4,620.00	4,620.00	6,930.00
200 "	Merchants Exchange Nat'l, "	10,000.00	10,000.00	12,000.00
50 "	Western National, "	5,000.00	5,000.00	6,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,934; total amount,	\$558,960.31
2	Number of depositors having \$1,000 and not over \$2,000, .	280; total amount,	371,919.11
3	Number of depositors having over \$2,000 and not over \$10,000, .	127; total amount,	419,248.90
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, .	3,341; total deposits,	\$1,350,128.32
6	Largest amount due a single depositor, .		9,473.42
7	Number of accounts opened during the year, 433; number closed, 386.		
8	Amount of income received during the year,		67,405.57
9	Amount of dividends declared during the year,		50,081.31
10	Amount deposited, including interest credited, the past year, .		339,884.52
11	Amount withdrawn during the year,		277,903.67
12	Increase of deposits the past year,		61,980.85
13	Amount carried to surplus or profit and loss during the year, .		10,863.70
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		3,054.34
18	Total office expenses the past year, including salaries,		3,406.22
19	Net amount of income during the year from real estate owned, .		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		36,000.00
23	Date of annual meeting for choice of officers, second Monday in July.		

OFFICERS.—President, John D. Billard; Treasurer, Floyd Curtis; Directors or Trustees, Charles L. Rockwell, Seth J. Hall, William H. Miller, Charles L. Upham, John C. Byxbee, John Tait, Dexter W. Parker, Ratcliffe Hicks, W. H. Lyon, N. L. Bradley, Charles F. Linsley, William Lewis, Gilbert Rogers, H. L. Schleiter.

COLCHESTER SAVINGS BANK.

J. N. ADAMS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$154,609.29	Whole Amount of Deposits, \$318,076.37
Loans on Collateral Security, 12,650.00	Surplus Account, . . . 9,000.00
Loans on Personal Sec'y only, 11,959.50	Interest Account, . . . 476.64
Town, City, and Corp. Bonds, 45,000.00	
Town, City, and Borough Notes and Orders, . . . 17,000.00	
School Dist. Notes and Orders, 366.22	
Railroad Bonds, . . . 24,500.00	
Ecclesiastical Society Orders, 2,676.14	
Bank Stocks in Connecticut, 31,900.00	
Banking House, Safe and Furniture, . . . 1,100.00	
Savings Bank Books, . . . 7,497.49	
Expense Account, . . . 64.01	
Premium Account, . . . 2,500.00	
Cash in Bank, . . . 13,882.99	
Cash on hand, . . . 1,847.37	
Total Assets, . . . \$327,553.01	Total Liabilities, . . . \$327,553.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Colchester, Orders, \$	17,000.00	17,000.00	17,000.00
Ecclesiastical Society,	2,676.14	2,676.14	2,676.14
SCHOOL DISTRICT NOTES AND ORDERS.			
School District Orders,	366.22	366.22	366.22
TOWN, CITY, AND CORPORATION BONDS.			
Town of Colchester Bonds, 4s,	25,000.00	25,000.00	25,000.00
Norwich City Bond, 5s,	1,000.00	1,000.00	1,000.00
Columbus City Bond, 6s,	19,000.00	19,000.00	19,000.00
RAILROAD BONDS.			
Maple River, 7s,	1,000.00	1,000.00	1,000.00
Evansville & Terre Haute, 5s,	6,000.00	6,000.00	6,000.00
Terre Haute & Indianapolis, 5s,	11,000.00	11,000.00	11,000.00
Sunbury, Hazelton & Wilkesbarre, 5s, . .	6,500.00	6,500.00	6,500.00
BANK STOCKS.			
24 shares Rockville National,	2,400.00	2,400.00	2,640.00

COLCHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
120 shares	First National, Norwich, . . . \$	12,000.00	12,000.00	12,000.00
25 "	Middlesex Co. " Middletown, . . .	2,500.00	2,500.00	2,500.00
20 "	Merchants " Norwich, . . .	2,000.00	2,000.00	2,200.00
25 "	Thames " " . . .	2,500.00	2,500.00	3,125.00
50 "	Second " " . . .	5,000.00	5,000.00	5,000.00
10 "	Windham " Willimantic, . . .	1,000.00	1,000.00	1,000.00
30 "	First " " . . .	3,000.00	3,000.00	3,330.00
2 "	New London City, . . .	200.00	200.00	200.00
8 "	Union, New London, . . .	800.00	800.00	800.00
5 "	Bank of New England, East Haddam,	500.00	500.00	525.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,209; total amount,	\$166,281.00
2	Number of depositors having \$1,000 and not over \$2,000, . . .	62; total amount,	84,841.96
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	17; total amount,	51,152.56
4	Number of depositors having over \$10,000, . . .	1; total amount,	15,800.85
5	Total number of depositors, . . .	1,289; total deposits,	\$318,076.37
6	Largest amount due a single depositor, . . .		15,800.85
7	Number of accounts opened during the year, 125; number closed, 160.		
8	Amount of income received during the year, . . .		17,918.81
9	Amount of dividends declared during the year, . . .		12,300.54
10	Amount deposited, including interest credited, the past year, . . .		72,038.33
11	Amount withdrawn during the year, . . .		95,806.85
12	Decrease of deposits the past year, . . .		23,768.52
13	Amount carried to surplus or profit and loss during the year, . . .		2,500.00
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		350.00
16	Rate of dividend the last year, 4 per cent. on \$2,000, 3 per cent. on all over 2,000; when paid, April and October.		
17	State tax during the past year, . . .		724.22
18	Total office expenses the past year, including salaries, . . .		1,064.01
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		10,000.00
23	Date of annual meeting for choice of officers, last week day in August.		

OFFICERS.—President, A. A. Baker; Treasurer, J. N. Adams; Directors or Trustees, A. A. Baker, H. P. Buell, S. P. Willard, C. H. Rogers, Joseph Smith, E. L. Strong, W. S. Curtis, R. C. Jones, W. P. Adams, J. N. Adams.

COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$427,257.00	Whole Amount of Deposits, \$579,109.22	
Loans on Collateral Security, . . .	39,250.00	Surplus Account, . . .	30,476.84
Loans on Personal Sec'y only, . . .	35,658.00	Interest Account, . . .	6,363.24
Town, City, and Corp. Bonds, . . .	1,000.00		
Town, City, and Borough Notes and Orders, . . .	22,350.00		
School Dis. Notes and Orders, . . .	5,325.00		
Bank Stocks in Connecticut, . . .	34,650.00		
Real Estate by Foreclosure, . . .	1,122.82		
Banking House, . . .	6,786.00		
Expense Account, . . .	1,004.55		
Premium Account, . . .	3,358.00		
Banking House Furniture, . . .	2,577.40		
Cash in Bank, . . .	24,913.32		
Cash on hand, . . .	10,697.21		
Total Assets, . . .	\$615,949.30	Total Liabilities, . . .	\$615,949.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Canton, \$	17,650.00	17,650.00	17,650.00
Town of Burlington,	4,700.00	4,700.00	4,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Collinsville School District, Canton, Conn.,	4,200.00	4,200.00	4,200.00
Union " " Farmington, "	1,000.00	1,000.00	1,000.00
Ninth " " Burlington, "	125.00	125.00	125.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Haven, Conn., 4s, 1897, . . .	1,000.00	1,000.00	1,030.00
BANK STOCKS.			
100 shares New Haven Co., N. Haven, Conn.,	1,000.00	1,000.00	1,350.00
12 " Yale National, " "	1,200.00	1,200.00	1,396.00
115 " National Exchange, Hartford, "	5,750.00	5,750.00	7,130.00
15 " Mercantile National, " "	1,500.00	1,500.00	975.00
4 " Phoenix " "	400.00	400.00	480.00
5 " Aetna " "	500.00	500.00	660.00
5 " Farm.&Mech. " "	500.00	500.00	570.00
38 " First " "	3,800.00	3,800.00	3,990.00
8 " Charter Oak " "	800.00	800.00	760.00
42 " First " Rockville, "	4,200.00	4,200.00	4,704.00
60 " Rockville National, " "	6,000.00	6,000.00	6,600.00
70 " Second " Norwich, "	7,000.00	7,000.00	8,050.00
20 " Southington " Southington, "	2,000.00	2,000.00	2,200.00

COLLINSVILLE SAVINGS SOCIETY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,360; total amount,	\$232,846.03
2	Number of depositors having \$1,000 and not over \$2,000, .	105; total amount,	144,008.17
3	Number of depositors having over \$2,000 and not over \$10,000, .	57; total amount,	202,255.02
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,522; total deposits,	\$579,109.22
6	Largest amount due a single depositor,		9,884.54
7	Number of accounts opened during the year, 171; number closed, 138.		
8	Amount of income received during the year,		29,891.29
9	Amount of dividends declared during the year,		24,895.58
10	Amount deposited, including interest credited, the past year,		91,496.13
11	Amount withdrawn during the year,		78,513.54
12	Increase of deposits the past year,		12,982.59
13	Amount carried to surplus or profit and loss during the year,		3,302.04
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, 2 per cent. January 1st, $2\frac{1}{2}$ per cent. July 1st.		
17	State tax during the past year,		1,307.89
18	Total office expenses the past year, including salaries,		1,847.08
19	Net amount of income during the year from real estate owned,		44.40
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		16,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS.—President, George W. Flint; Treasurer, John D. Andrews; Directors or Trustees, George W. Flint, John D. Andrews, Earl D. Colton, David C. Holbrook, Ulrich Haury, Isaac Barnes, Richard Wagner, Howard L. Sanborn.

CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$2,414,535.00	Whole Amt. of Deposits, . . .	\$5,365,567.72
Loans on Collateral Security, . . .	203,350.00	Surplus Account, . . .	404,606.51
Loans on Personal Sec'y only, . . .	35,000.00	Interest Account, . . .	36,614.64
United States Bonds, . . .	25,000.00	Profit and Loss Account, . . .	63.05
Dist. of Columbia Bonds, . . .	36,000.00		
Town, City, and Corpora- tion Bonds, . . .	1,154,500.00		
Town, City, and Borough Notes and Orders, . . .	28,000.00		
Railroad Bonds, . . .	1,577,000.00		
Bank Stocks in Connecticut, . . .	65,000.00		
Bank Stocks in other States, . . .	55,900.00		
Real Estate by Foreclosure, . . .	8,017.65		
Banking House, . . .	25,000.00		
Expense Account, . . .	2,511.46		
Cash in Bank, . . .	33,126.92		
Cash on hand, . . .	143,910 89		
Total Assets, . . .	\$5,806,851.92	Total Liabilities, . . .	\$5,806,851.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	25,000.00	25,000 00	28,500.00
District of Columbia, 6s, 1902,	36,000.00	36,000.00	42,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Naugatuck,	11,000.00	11,000.00	11,000.00
Town of Southbury,	7,000.00	7,000.00	7,000.00
Town of Orange,	5,000.00	5,000.00	5,000.00
Town of New Milford,	5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.			
St. Louis, Mo., 6s, 1895-1905,	59,000.00	59,000.00	65,490.00
Chicago, Ill., 6s, 1896-1898,	15,000.00	15,000.00	15,750.00
“ “ “ “ “ 7s, 1895-1899,	47,000.00	47,000.00	48,292.00
Cincinnati, O., 5s, 1910-1930,	73,000.00	73,000.00	79,570.00
“ “ “ “ “ 6s, 1906,	15,000.00	15,000.00	17,700.00
“ “ “ “ “ 7 ³ / ₁₀ s, 1902-1906,	30,000.00	30,000.00	36,350.00
Cleveland, “ “ “ “ “ 5s, 1894-1897,	16,000.00	16,000.00	16,165.00
“ “ “ “ “ 6s, 1895-1898,	12,000.00	12,000.00	12,390.00
“ “ “ “ “ 7s, 1895-1896,	10,000.00	10,000.00	10,300.00
Columbus, “ “ “ “ “ 4s, 1906,	15,000.00	15,000.00	15,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
Columbus, O.,	5s,	1910,	\$	22,000.00	22,000.00	24,200.00
“ “	6s,	1895–1906,		12,000.00	12,000.00	12,420.00
Dayton, “	5s,	1914–1919,		15,000.00	15,000.00	17,025.00
“ “	6s,	1894,		25,000.00	25,000.00	25,500.00
Zanesville, “	5s,	1913,		25,000.00	25,000.00	27,500.00
Milwaukee, Wis.,	5s,	1895–1906,		15,000.00	15,000.00	16,050.00
La Crosse, “	5s,	1900–1910,		50,000.00	50,000.00	52,250.00
Davenport, Iowa,	4½s,	1909,		60,000.00	60,000.00	63,300.00
Dubuque, “	6s,	1896,		5,000.00	5,000.00	5,050.00
St. Paul, Minn.,	4½s,	1917–1918,		36,000.00	36,000.00	38,160.00
“ “	5s,	1915,		45,000.00	45,000.00	50,625.00
Minneapolis, “	4½s,	1921–1922,		12,000.00	12,000.00	12,960.00
Ft. Wayne, Ind.,	6s,	1895–1900,		12,000.00	12,000.00	12,660.00
Terre Haute, “	5s,	1896,		25,000.00	25,000.00	25,250.00
Omaha, Neb.,	5s,	1894–1901,		45,000.00	45,000.00	46,012.00
Kansas City, Mo.,	4s,	1910,		25,000.00	25,000.00	25,000.00
Joliet, Ill.,	5s,	1895,		16,000.00	16,000.00	16,120.00
Aurora, “	6s,	1896–1898,		23,000.00	23,000.00	23,575.00
Louisville, Ky.,	7s,	1903,		5,000.00	5,000.00	5,950.00
Scranton, Pa.,	4s,	1895–1910,		25,000.00	25,000.00	25,000.00
Trenton, N. J.,	5s,	1896–1903,		33,000.00	33,000.00	33,907.00
Hoboken, “	4½s,	1907,		13,000.00	13,000.00	14,170.00
Paterson, “	5s,	1894–1912,		25,000.00	25,000.00	25,500.00
“ “	7s,	1895–1900,		1,500.00	1,500.00	1,635.00
Portland, Me.,	4s,	1902–1912,		20,000.00	20,000.00	20,000.00
“ “	6s,	1896–1907,		31,000.00	31,000.00	33,790.00
Providence, R. I.,	5s,	1900,		10,000.00	10,000.00	10,700.00
Norwich, Conn.,	7s,	1905,		4,000.00	4,000.00	4,960.00
Waterbury, Conn.,	7s,	1897,		2,000.00	2,000.00	2,130.00
New Haven, Conn.,	4s,	1897,		2,000.00	2,000.00	2,000.00
“ “	7s,	1900–1901,		26,000.00	26,000.00	30,160.00
“ “	“	1895,		23,000.00	23,000.00	23,345.00
Wallingford, “	Borough,	4s,	1923,	50,000.00	50,000.00	50,000.00
Branford, “	Town,	4s,	1895–1908,	30,000.00	30,000.00	30,000.00
Washington, “	“	4s,	1895–1916,	40,000.00	40,000.00	40,000.00
New Milford, “	“	4s,	1895–1902,	17,000.00	17,000.00	17,000.00
Groton, “	“	4s,	1899–1915,	20,000.00	20,000.00	20,000.00
Saybrook, “	“	4½s,	1904,	10,000.00	10,000.00	10,300.00
Danbury, “	Borough,	4s,	1911–1912,	7,000.00	7,000.00	7,000.00
RAILROAD BONDS.						
N. Y., New Haven & Hartford, reg'd,	4s,	1903,		175,000.00	175,000.00	182,000.00
New London Northern,	4s,	1910,		50,000.00	50,000.00	51,500.00
New York & Harlem,	7s,	1900,		20,000.00	20,000.00	23,300.00
N. Y. Central & Hudson River,	7s,	1903,		195,000.00	195,000.00	241,800.00
Morris & Essex,	7s,	1914,		100,000.00	100,000.00	139,000.00
Rensselaer & Saratoga,	7s,	1921,		77,000.00	77,000.00	111,650.00
Delaware & Hudson,	7s,	1917,		60,000.00	60,000.00	84,000.00
United N. Jersey R. R. & Canal Co.,	4s,	1944,		25,000.00	25,000.00	26,875.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
United N. Jersey R. R. & Canal Co., 6s, 1901, \$	23,000.00	23,000.00	25,875.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	26,000.00	26,000.00	35,750.00
Little Miami, 5s, 1912,	85,000.00	85,000.00	95,625.00
Pitts., McKeesport & Youghiogheny, 6s, 1932,	50,000.00	50,000.00	66,750.00
McKeesport & Belle Vernon, 6s, 1918,	20,000.00	20,000.00	25,200.00
Buffalo, New York & Erie, 7s, 1916,	36,000.00	36,000.00	46,800.00
Sharon Railway, 4½s, 1919,	25,000.00	25,000.00	26,125.00
Delaware & Bound Brook, 6s, 1899,	14,000.00	14,000.00	15,120.00
“ “ “ 7s, 1905,	12,000.00	12,000.00	15,000.00
Fonda, Johnstown & Gloversville, 7s, 1900,	10,000.00	10,000.00	11,350.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	50,000.00	56,250.00
Detroit & Bay City, 8s, 1902,	10,000.00	10,000.00	12,000.00
Chi. & Northwestern, Mad. Exten., 7s, 1911,	75,000.00	75,000.00	100,000.00
“ “ Menominee “ 7s, 1911,	50,000.00	50,000.00	66,500.00
“ “ Northwest Union, 7s, 1917,	30,000.00	30,000.00	41,250.00
“ “ Chi. & Milwaukee, 7s, 1898,	45,000.00	45,000.00	49,050.00
“ “ Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	28,750.00
“ “ Cedar Rap. & Mo. R., 7s, 1909,	11,000.00	11,000.00	14,135.00
“ “ “ “ 7s, 1916,	35,000.00	35,000.00	47,600.00
Illinois Central, Middle Division, 5s, 1921,	50,000.00	50,000.00	57,250.00
“ “ Springfield “ 6s, 1898,	13,000.00	13,000.00	13,650.00
“ “ Iowa Falls & Sioux, 7s, 1917,	15,000.00	15,000.00	20,250.00
Chicago, Rock Island & Pacific, 6s, 1917,	37,000.00	37,000.00	46,250.00
“ “ Chi. & Southwest, 7s, 1899,	30,000.00	30,000.00	33,300.00
Chi., Milwau. & St. Paul, Dub. Div., 6s, 1920,	20,000.00	20,000.00	24,000.00
Chicago & Alton, 6s, 1903,	3,000.00	3,000.00	3,405.00
St. Paul, Minneapolis & Manitoba, 6s, 1910,	25,000.00	25,000.00	29,375.00
Ev'nsyl & Terre Ht., Mt. Ver. Branch, 6s, 1923,	20,000.00	20,000.00	22,400.00
Central Ohio, 4½s,	30,000.00	30,000.00	30,900.00
BANK STOCKS.			
12 shares National New Haven, New Haven,	1,200.00	1,200.00	1,980.00
125 “ Second National, “	12,500.00	12,500.00	20,625.00
100 “ Yale “ “	10,000.00	10,000.00	11,250.00
50 “ Tradesmen's “ “	5,000.00	5,000.00	6,800.00
900 “ New Haven Co., “ “	9,000.00	9,000.00	12,000.00
140 “ Merchants' “ “	7,000.00	7,000.00	6,300.00
65 “ Meriden “ Meriden,	6,500.00	6,500.00	8,125.00
38 “ Home “ “	3,800.00	3,800.00	4,446.00
100 “ First “ “	10,000.00	10,000.00	11,000.00
100 “ National Bank of Commerce, N. York,	10,000.00	10,000.00	17,500.00
150 “ “ “ Republic, “	15,000.00	15,000.00	23,250.00
150 “ American Exchange National, “	15,000.00	15,000.00	23,250.00
300 “ Phenix National, “	6,000.00	6,000.00	7,200.00
39 “ Seventh “ “	3,900.00	3,900.00	4,875.00
80 “ German-American, “	6,000.00	6,000.00	7,500.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,684; total amount, \$2,745,299.90
2	Number of depositors having \$1,000 and not over \$2,000,	1,239; total amount, 1,692,216.29
3	Number of depositors having over \$2,000 and not over \$10,000,	331; total amount, 928,051.53
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	13,254; total deposits, \$5,365,567.72
6	Largest amount due a single depositor,	9,701.18
7	Number of accounts opened during the year, 3,045; number closed,	2,678.
8	Amount of income received during the year,	300,055.70
9	Amount of dividends declared during the year,	197,036.75
10	Amount deposited, including interest credited, the past year,	1,957,657.79
11	Amount withdrawn during the year,	1,884,477.72
12	Increase of deposits the past year,	73,180.07
13	Amount carried to surplus or profit and loss during the year,	42,322.86
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, Jan. 16th and July 16th.*	
17	State tax during the year,	12,771.36
18	Total office expenses the past year, including salaries,	12,617.16
19	Net amount of income during the year from real estate owned,	2,970.00
20	What assets, if any, yielding no income during the year,	4,000.00
21	Are all loans upon real estate secured by first mortgages?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	50,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.— President, Luzon B. Morris; Treasurer, Elliott H. Morse; Vice-President, Henry F. English; Trustees, Charles R. Ingersoll, Horace J. Morton, Joel A. Sperry, T. Attwater Barnes, Burton Mansfield, Lucius R. Fitch, Wilbur F. Day, Benjamin R. English, Michael Sonnenberg, Eli Whitney, Jr.

* On the excess of \$2,000 on any one account, 3 per cent.

DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$438,215.00	Whole Amt. of Deposits, . .	\$1,106,553.57
Loans on Collateral Security, . .	75,425.00	Surplus Account, . . .	35,000.00
Town, City, and Corp. Bonds, . .	196,000.00	Interest Account, . . .	26,208.08
Town, City, and Borough		Profit and Loss Account, . .	8,396.06
Notes and Orders, . . .	20,800.00	Rents,	20.00
Railroad Bonds, . . .	327,600.00		
Bank Stocks in Connecticut, . .	29,635.00		
Bank Stocks in other States, . .	7,207.39		
Real Estate by Foreclosure, . .	2,347.50		
Banking House, . . .	3,500.00		
Tax Account, . . .	1,266.94		
Expense Account, . . .	2,249.66		
Premium Account, . . .	40,919.10		
Cash in Bank, . . .	26,132.88		
Cash on hand, . . .	4,879.24		
Total Assets, . . .	\$1,176,177.71	Total Liabilities, . . .	\$1,176,177.71

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Chester, Notes,	\$	4,500.00	4,500.00	4,500.00
" Saybrook, "		7,000.00	7,000.00	7,000.00
" Haddam, Orders,		9,300.00	9,300.00	9,300.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Bridgeport,	7s, 1900, .	10,000.00	10,000.00	11,600.00
" Buffalo,	7s, 1915, .	5,000.00	5,000.00	7,200.00
" Chicago,	6s, 1897, .	5,000.00	5,000.00	5,350.00
" Cincinnati,	7s, 1908, .	10,000.00	10,000.00	13,000.00
" Cincinnati,	6s, 1906, .	5,000.00	5,000.00	5,950.00
" Cleveland,	5s, 1902, .	5,000.00	5,000.00	5,450.00
" Columbus,	6s,	10,500.00	10,500.00	10,815.00
" Council Bluffs,	7s, 1898, .	5,000.00	5,000.00	5,450.00
" Dayton,	5s, 1896, .	5,000.00	5,000.00	5,100.00
" Dayton,	6s, 1903, .	5,000.00	5,000.00	5,700.00
" Duluth,	6s, 1897, .	6,000.00	6,000.00	6,240.00
" Duluth,	6s, 1911, .	5,000.00	5,000.00	5,900.00
" Duluth,	7s, 1897, .	5,000.00	5,000.00	5,350.00
" Fall River,	5s, 1909, .	5,000.00	5,000.00	5,750.00
" Hoboken,	6s, 1899, .	4,000.00	4,000.00	4,280.00
" Lewiston,	5s, 1917, .	2,000.00	2,000.00	2,340.00
" Louisville,	7s, 1901, .	10,000.00	10,000.00	11,800.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.						
City of Louisville,	6s,	1897,	\$	2,000.00	2,000.00	2,100.00
" Minneapolis,	4½s,	1921,	.	13,000.00	13,000.00	13,780.00
" New London,	7s,	1900,	.	10,000.00	10,000.00	11,500.00
" New Albany,	5s,	1915,	.	10,000.00	10,000.00	11,100.00
" Omaha,	5s,	1911,	.	5,000.00	5,000.00	5,450.00
" Omaha,	6s,	1897,	.	5,000.00	5,000.00	5,200.00
" Portland,	5s,	1922,	.	15,000.00	15,000.00	16,650.00
" Providence,	5s,	1900,	.	5,000.00	5,000.00	5,350.00
" South Bend,	5s,	1909,	.	5,000.00	5,000.00	5,200.00
" Trenton,	5s,	1901,	.	4,000.00	4,000.00	4,200.00
" Trenton,	5s,	1897,	.	4,500.00	4,500.00	4,700.00
" Wichita,	6s,	1895,	.	5,000.00	5,000.00	5,000.00
" Wilkesbarre,	4½s,	1924,	.	10,000.00	10,000.00	10,600.00
RAILROAD BONDS.						
Atchison & Nebraska,	7s,	1908,		5,000.00	5,000.00	6,100.00
Atchison, Topeka & Santa Fe,	4s,	1989,		21,000.00	17,600.00	15,120.00
Buffalo, New York & Erie,	7s,	1916,		15,000.00	15,000.00	19,800.00
Cincinnati & Baltimore,	7s,	1900,		5,000.00	5,000.00	5,550.00
Cowanesque Valley,	7s,	1902,		11,000.00	11,000.00	12,760.00
Chicago, Burlington & Quincy,	5s,	1919,		5,000.00	5,000.00	5,350.00
Cleveland & Pittsburg,	7s,	1900,		10,000.00	10,000.00	11,900.00
Chicago, Milwaukee & St. Paul,	6s,	1920,		5,000.00	5,000.00	5,900.00
Delaware & Hudson Canal Co.,	7s,	1917,		10,000.00	10,000.00	14,200.00
Delaware & Bound Brook,	7s,	1905,		5,000.00	5,000.00	6,300.00
Elmira & Williamsport,	6s,	1910,		1,000.00	1,000.00	1,170.00
Evansville & Terre Haute,	6s,	1921,		5,000.00	5,000.00	5,350.00
Erie & Pittsburg,	7s,	1898,		5,000.00	5,000.00	5,500.00
Iowa Falls & Sioux City,	7s,	1917,		10,000.00	10,000.00	13,000.00
Joilet & Northern Indiana,	7s,	1907,		15,000.00	15,000.00	18,750.00
Kalamazoo & White Pigeon,	5s,	1940,		15,000.00	15,000.00	16,500.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	10,000.00	12,200.00
Michigan Central,	6s,	1909,		5,000.00	5,000.00	5,800.00
Norwood & Montreal,	5s,	1916,		11,000.00	11,000.00	12,100.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	13,300.00
Northwestern Union,	7s,	1917,		10,000.00	10,000.00	13,700.00
Norwich & Worcester,	6s,	1897,		5,000.00	5,000.00	5,250.00
Oswego & Rome,	7s,	1915,		6,000.00	6,000.00	7,980.00
Pitts., McKeesport & Youghiogheny,	6s,	1922,		10,000.00	10,000.00	12,700.00
Peninsula,	7s,	1898,		4,000.00	4,000.00	4,800.00
Rensselaer & Saratoga,	7s,	1921,		5,000.00	5,000.00	7,200.00
Shamokin Valley & Pottsville,	7s,	1901,		12,000.00	12,000.00	13,800.00
Southwest Pennsylvania,	7s,	1917,		2,000.00	2,000.00	2,740.00
St. Paul, Minneapolis & Manitoba,	7s,	1909,		4,000.00	4,000.00	4,360.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		20,000.00	20,000.00	23,600.00
St. Paul & Northern Pacific,	6s,	1923,		10,000.00	10,000.00	11,700.00
St. Louis, Jacksonville & Chicago,	7s,	1898,		1,000.00	1,000.00	1,070.00
Terre Haute & Indianapolis,	5s,	1925,		17,000.00	17,000.00	19,210.00
Troy & Bennington,	6s,	1897,		1,000.00	1,000.00	1,030.00

DEEP RIVER SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
United N. Jersey R. R. & Canal Co., 4s, 1944, $\frac{5}{8}$	20,000.00	20,000.00	21,600.00
Western Minnesota, 7s, 1907,	10,000.00	10,000.00	12,300.00
Central Ohio, 4 $\frac{1}{2}$ s, 1930,	15,000.00	15,000.00	15,300.00
BANK STOCKS.			
90 shares Deep River National, Deep River, .	9,000.00	9,000.00	10,350.00
34 " Middletown " Middletown, .	2,550.00	3,292.00	3,570.00
30 " Meriden " Meriden, .	3,000.00	3,660.00	3,750.00
50 " Home " " .	5,000.00	5,538.00	6,000.00
30 " First " " .	3,000.00	3,480.00	3,540.00
29 " First " Hartford, .	2,900.00	3,090.00	3,045.00
20 " Ansonia " Ansonia, .	1,000.00	1,575.00	1,575.00
20 " National Bk. of Commerce, New York, .	2,000.00	2,000.00	3,500.00
20 " " Shoe and Leather, " .	2,000.00	2,000.00	2,160.00
54 " Merchants National, " .	2,700.00	3,207.39	3,672.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,842; total amount,	\$435,433.02
2	Number of depositors having \$1,000 and not over \$2,000,	185; total amount,	251,620.93
3	Number of depositors having over \$2,000 and not over \$10,000,	129; total amount,	419,499.62
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,156; total deposits,	\$1,106,553.57
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the year, 168; number closed, 136.		
8	Amount of income received during the year,		59,563.15
9	Amount of dividends declared during the year,		47,551.96
10	Amount deposited, including interest credited, the past year,		187,774.20
11	Amount withdrawn during the year,		153,745.66
12	Increase of deposits the past year,		34,028.54
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 $\frac{1}{2}$ per cent.; when paid, 2 $\frac{1}{2}$ per cent. November, 1893; 2 per cent. May, 1894.		
17	State tax during the past year,		2,533.88
18	Total office expenses the past year, including salaries,		4,304.94
19	Net amount of income during the year from real estate owned,		24.07
20	What assets, if any, yielding no income during the year,		17,600.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		20,000.00
23	Date of annual meeting for choice of officers, first Monday in July.		

OFFICERS. — President, Asa R. Shailer; Vice-President, Milon Pratt; Treasurer, Henry R. Wooster; Directors, Richard P. Spencer, Washington F. Willcox, Henry L. Shaler, Joseph E. Silliman, Horace P. Denison.

DERBY SAVINGS BANK, BIRMINGHAM.

THOMAS S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,273,596.50	Whole Amt. of Deposits, . .	\$2,068,236.59
Loans on Collateral Security, . . .	245,380.14	Surplus Account, . . .	70,000.00
Loans on Personal Sec'y only, . . .	110,350.00	Interest Account, . . .	24,283.51
Town, City, and Corp. Bonds, . . .	70,710.60	Profit and Loss Account, . .	3,391.85
Town and Borough Orders, . . .	74,715.00		
School District Orders, . . .	1,000.00		
Railroad Bonds, . . .	131,000.00		
Bank Stocks in Connecticut, . . .	101,375.00		
Bank Stocks in other States, . . .	37,800.00		
Banking House, . . .	20,000.00		
Expense Account, . . .	4,553.15		
Cash in Bank, . . .	70,145.92		
Cash on hand, . . .	25,285.64		
Total Assets, . . .	\$2,165,911.95	Total Liabilities, . . .	\$2,165,911.95

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH ORDERS.			
Town of Huntington,	\$ 50,815.00	50,815.00	50,815.00
Borough of Shelton,	23,900.00	23,900.00	23,900.00
SCHOOL DISTRICT ORDERS.			
Ferry School District,	1,000.00	1,000.00	1,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Bath, Me., 6s, 1898,	1,000.00	1,000.00	1,077.50
“ Wichita, Kan., 6s, 1899,	7,000.00	7,000.00	7,000.00
“ New Albany, Ind., 5s, 1915,	30,000.00	30,000.00	33,750.00
“ Toledo, Ohio, 7 ³ / ₁₀ s, 1900,	1,000.00	1,000.00	1,160.00
“ Newark, N. J., 7s, 1905,	1,000.00	1,000.00	1,237.50
“ Columbus, Ohio, 6s, 1896-1906,	7,500.00	7,500.00	7,837.50
“ Fort Wayne, Ind., 6s, 1895-1901,	2,210.60	2,210.60	2,343.23
“ Lexington, Ky., 4 ¹ / ₂ s, 1920,	6,000.00	6,000.00	6,240.00
“ Aurora, Ill., 6s, 1899-1903,	10,000.00	10,000.00	10,705.00
Village of West Duluth, 6s, 1911,	5,000.00	5,000.00	5,800.00
RAILROAD BONDS.			
Wisconsin Valley, 7s, 1909,	20,000.00	20,000.00	26,750.00
Chicago, Milwaukee & St. Paul, 6s, 1920,	20,000.00	20,000.00	23,600.00
Cedar Rapids & Missouri River, 7s, 1916,	5,000.00	5,000.00	6,850.00
Baltimore & Cumberland Valley Ex., 6s, 1931,	20,000.00	20,000.00	25,500.00

DERBY SAVINGS BANK, BIRMINGHAM. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
St. Paul, Minneapolis & Manitoba,	6s,	1910,	\$	30,000.00	30,000.00	35,400.00
Central Ohio,	4½s,	1930,		20,000.00	20,000.00	20,400.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		1,000.00	1,000.00	1,070.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,350.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	7,050.00
Milwaukee, Lake Shore & Western,	6s,	1925,		5,000.00	5,000.00	6,350.00
BANK STOCKS.						
40 shares Citizens	National,	Waterbury,		4,000.00	4,000.00	6,000.00
20 " Waterbury	"	"		1,000.00	1,000.00	2,000.00
73 " Yale	"	New Haven,		7,300.00	7,300.00	8,468.00
50 " Second	"	"		5,000.00	5,000.00	8,250.00
300 " New Haven Co.	"	"		3,000.00	3,000.00	3,975.00
5 " National Tradesmens,	"	"		500.00	500.00	695.00
23 " " New Haven,	"	"		2,300.00	2,300.00	3,818.00
179 " Merchants	National,	"		8,950.00	8,950.00	8,055.00
421 " Birmingham	"	Derby,		42,100.00	42,100.00	71,570.00
23 " First Nat'l	Bridgeport,	Bridgeport,		2,300.00	2,300.00	4,025.00
63 " Bridgeport	National,	"		3,150.00	3,150.00	6,300.00
63 " City	"	"		6,200.00	6,200.00	9,300.00
27 " Connecticut	"	"		2,700.00	2,700.00	4,050.00
41 " Middletown	"	Middletown,		3,075.00	3,075.00	4,346.00
40 " Central	"	"		3,000.00	3,000.00	4,000.00
68 " " First	"	Norwich,		6,800.00	6,800.00	6,800.00
153 " American Ex.	"	New York,		15,300.00	15,300.00	24,174.00
225 " Nat'l Bank of Commerce,	"	"		22,500.00	22,500.00	39,375.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,832; total amount,	\$902,857.72
2	Number of depositors having \$1,000 and not over \$2,000, . . .	464; total amount,	624,358.88
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	187; total amount,	541,019.99
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,483; total deposits,	\$2,068,236.59
6	Largest amount due a single depositor,		8,809.04
7	Number of accounts opened during the year, 2,474; number closed,	2,203.	
8	Amount of income received during the year,		104,011.12
9	Amount of dividends declared during the year,		90,694.82
10	Amount deposited, including interest credited, the past year,		903,438.28
11	Amount withdrawn during the year,		701,900.52
12	Increase of deposits the past year,		201,537.76
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.

DERBY SAVINGS BANK, BIRMINGHAM. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, *4 and 5 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	\$4,560.02
18	Total office expenses the past year, including salaries,	9,775.46
19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	44,500.00
23	Date of annual meeting for choice of officers, June 30th.	

OFFICERS. — President, Wm. E. Downes; Treasurer, Thos. S. Birdseye; Directors or Trustees, David Torrance, Thos. S. Birdseye, Chas. H. Nettleton, Henry A. Nettleton, Geo. W. Beardsley, Benjamin Nichols, George B. Clark.

*5 per cent. on \$2,000 and under; 4 per cent. on the excess of \$2,000.

DIME SAVINGS BANK OF CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$102,908.00	Whole Amount of Deposits, . . .	\$124,590.21
Loans on Collateral Sec'ty, . . .	300 00	Surplus Account, . . .	7,000.00
Loans on Personal Sec'ty only, . . .	4,405.00	Interest Account, . . .	10,102.81
Town, City, and Borough Notes and Orders, . . .	10,357.00		
Bank Stocks in Connecticut, . . .	7,200.00		
Banking House, Fixtures, . . .	782.66		
Tax Account, State, . . .	179.80		
Expense Account, . . .	630.21		
Premium Account, . . .	1,783.18		
Cash in Bank, . . .	11,669.68		
Cash on hand, . . .	1,477.49		
Total Assets, . . .	\$141,693.02	Total Liabilities, . . .	\$141,693.02

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell Notes, \$	10,357.00	10,357.00	10,357.00
BANK STOCKS.			
52 shares Middlesex Co. Nat'l, Middletown, Conn.,	5,200.00	5,200.00	5,356.00
31 " Waterbury National, Waterbury, "	1,550.00	1,550.00	3,100.00
6 " Central National, Middletown, "	450.00	450.00	612.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	561; total amount,	\$54,803.52
2	Number of depositors having \$1,000 and not over \$2,000, . . .	25; total amount,	35,968.99
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	7; total amount,	23,076.35
4	Number of depositors having over \$10,000,	1; total amount,	10,741.35
5	Total number of depositors, . . .	594; total deposits,	\$124,590.21
6	Largest amount due a single depositor, . . .		10,741.35
7	Number of accounts opened during the year, 42; number closed, 43.		
8	Amount of income received during the year, . . .		7,264.35
9	Amount of dividends declared during the year, . . .		4,661.36
10	Amount deposited, including interest credited, the past year, . . .		43,676.03
11	Amount withdrawn during the year, . . .		41,915.88

DIME SAVINGS BANK OF CROMWELL.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Increase of deposits the past year,	\$1,760.15
13	Amount carried to surplus or profit and loss during the year, . .	500.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	179.80
18	Total office expenses the past year, including salaries, . . .	630.21
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	5,000.00
23	Date of annual meeting for choice of officers, second Monday of October.	

OFFICERS.—President, George S. Wilcox; Treasurer, Arthur Boardman; Directors or Trustees, George S. Wilcox, Luther S. Smith, Bulkley Edwards, Richard Gay, Andrew J. Botelle, Edward S. Coe, Edbert D. Hammond, Samuel V. Hubbard, Russel Frisbie, George H. Butler, Daniel C. Tryon, Charles P. Sage, Seth Paddock, Thomas W. Beaumont, George S. Butler, Arthur Boardman.

DIME SAVINGS BANK OF HARTFORD.

THOMAS M. SMITH, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$312,333.00	Whole Amt. of Deposits, . .	\$797,495.11
Loans on Collateral Security, . .	123,334.00	Surplus Account, . . .	22,500.00
Town, City, and Corp. Bonds, . .	136,500.00	Interest Account, . . .	21,421.52
Railroad Bonds, . . .	185,405.00	Profit and Loss Account, . .	7,925.32
Bank Stocks in Connecticut, . .	41,900.00		
Tax Account, . . .	872.25		
Expense Account, . . .	3,818.13		
Office Furniture, . . .	600.00		
Cash in Bank, . . .	37,707.15		
Cash on hand, . . .	6,872.42		
Total Assets, . . .	\$849,341.95	Total Liabilities, . . .	\$849,341.95

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
City of Columbus, Ohio,	6s,	1896,	\$	4,000.00	4,000.00	4,120.00
“ Kansas City, Kan.,	6s,	1895-1899,		9,500.00	9,500.00	9,500.00
“ Louisville, Ky.,	5s,	1911,		6,000.00	6,000.00	6,720.00
“ “ “	4s,	1930,		1,000.00	1,000.00	1,020.00
“ Chicago, Ill.,	4s,	1921,		10,000.00	10,000.00	10,250.00
“ “ “	4s,	1912,		3,000.00	3,000.00	3,090.00
“ Newark, N. J.,	4s,	1922,		5,000.00	5,000.00	5,050.00
“ Minneapolis, Minn.,	4½s,	1921,		5,000.00	5,000.00	5,400.00
“ Omaha, Neb.,	4½s,	1910,		3,000.00	3,000.00	3,150.00
“ Lexington, Ky.,	4½s,	1920,		10,000.00	10,000.00	10,200.00
“ Toledo, Ohio,	4½s,	1913,		20,000.00	20,000.00	21,000.00
“ Los Angeles, Cal.,	5s,	1897,		5,000.00	5,000.00	5,050.00
“ St. Paul, Minn.,	5s,	1909,		5,000.00	5,000.00	5,500.00
“ Seattle, Wash.,	5s,	1910,		1,000.00	1,000.00	1,020.00
“ Dayton, Ohio,	6s,	1897,		5,000.00	5,000.00	5,225.00
“ Superior, Wis.,	5s,	1912,		7,000.00	7,000.00	7,490.00
“ Denver, Col.,	5s,	1906,		7,000.00	7,000.00	7,420.00
“ “ “	4s,	1920,		10,000.00	10,000.00	9,700.00
Town of West Hartford, Conn.,	4s,	1920,		20,000.00	20,000.00	20,000.00
RAILROAD BONDS.						
Kansas City, St. Jo. & Council Bluffs,	7s,	1907,		17,000.00	21,000.00	21,420.00
Chicago, Rock Island & Pacific,	5s,	1934,		10,000.00	10,000.00	10,000.00
Iowa Midland,	5s,	1900,		10,000.00	12,000.00	12,000.00
Iowa Falls & Sioux City,	7s,	1917,		15,000.00	19,000.00	19,350.00
Des Moines & Minneapolis,	7s,	1907,		1,000.00	1,000.00	1,230.00
Bald Eagle Valley,	6s,	1910,		2,000.00	2,000.00	2,200.00

DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Central Ohio,	4½s, 1930, \$	10,000.00	10,000.00	10,350.00
Norwood & Montreal,	5s, 1916,	5,000.00	5,000.00	5,600.00
Buffalo, New York & Erie,	7s, 1916,	5,000.00	5,580.00	6,600.00
Pitts., McKeesp't & Youghiogheny,	6s, 1932,	5,000.00	6,000.00	6,800.00
Chicago & Northw'n (Iowa Div.),	4½s, 1902,	5,000.00	5,000.00	5,050.00
Terre Haute & Indianapolis,	5s, 1925,	30,000.00	33,000.00	34,500.00
McKeesport & Belle Vernon,	6s, 1918,	5,000.00	6,000.00	6,250.00
Milwaukee, Lake Shore & Western,	6s, 1925,	5,000.00	6,000.00	6,350.00
Escanaba & Lake Superior,	6s, 1901,	1,000.00	1,000.00	1,120.00
Sunbury & Lewiston,	7s, 1896,	4,000.00	4,000.00	4,160.00
Cleveland & Mahoning Valley,	5s, 1938,	20,000.00	21,900.00	23,200.00
United N. J. Ry. & Canal Co.,	4s, 1944,	5,000.00	5,000.00	5,400.00
Hannibal & St. Joseph,	6s, 1911,	10,000.00	11,925.00	12,100.00
BANK STOCKS.				
125 shares	National Exchange, Hartford,	6,250.00	6,250.00	7,500.00
102 "	American National, "	5,100.00	5,100.00	6,730.00
95 "	Phoenix, "	9,500.00	9,500.00	11,685.00
40 "	Mercantile, "	4,000.00	4,000.00	3,200.00
33 "	Farmers & Mechanics Nat., "	3,300.00	3,300.00	3,894.00
30 "	Charter Oak National, "	3,000.00	3,000.00	3,000.00
21 "	Ætna, "	2,100.00	2,100.00	2,940.00
9 "	Conn. Trust & Safe Dep. Co., "	900.00	900.00	1,575.00
5 "	State, "	500.00	500.00	510.00
34 "	Middlesex Co. Nat., Middletown,	3,400.00	3,400.00	3,712.00
38 "	Middletown, "	2,850.00	2,850.00	4,104.00
10 "	Nat. of New England, E. Haddam,	1,000.00	1,000.00	1,080.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,015; total amount,	\$429,735.70
2	Number of depositors having \$1,000 and not over \$2,000,	173; total amount,	211,603.74
3	Number of depositors having over \$2,000 and not over \$10,000,	48; total amount,	156,155.67
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,236; total deposits,	\$797,495.11
6	Largest amount due a single depositor,		8,730.56
7	Number of accounts opened during the year, 788; number closed, 728.		
8	Amount of income received during the year,		40,721.20
9	Amount of dividends declared during the year,		28,520.87
10	Amount deposited, including interest credited, the past year,		306,990.25
11	Amount withdrawn during the year,		270,332.51
12	Increase of deposits the past year,		36,657.74
13	Amount carried to surplus or profit and loss during the year,		6,280.84

DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.	
17	State tax during the past year,	\$1,744.50
18	Total office expenses the past year, including salaries,	7,396.18
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	43,500.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS.—President, Alfred E. Burr; Treasurer, Thomas M. Smith; Directors or Trustees, A. E. Burr, H. S. Hayden, C. C. Kimball, C. B. Whiting, P. H. Woodward, C. R. Chapman, E. O. Goodwin, James Bolter, S. G. Dunham, Wm. Waldo Hyde, D. A. Rood, R. P. Chapman, J. R. Redfield, Thomas Sisson, Geo. H. Day, Silas Goodell, John Fairman, H. L. Bunce, C. S. Davidson, John H. Hall, R. H. Ensign, John W. Welch, Thomas M. Smith.

DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$793,496.71	Whole Amt. of Deposits, . \$1,793,816.24
Loans on Collateral Security, 352,712.16	Surplus Account, . . 55,000.00
Loans on Personal Sec'y only, 49,068.00	Interest Account, . . 37,089.76
Town, City, and Corp. B'ds, 220,000.00	Profit and Loss Account, . . 39,837.48
Railroad Bonds, . . . 264,000.00	Rent, 2,156.88
Bank Stocks in Connecticut, 24,600.00	
Real Estate by Foreclosure, 94,765.50	
Banking House, . . . 12,800.00	
Tax Account, . . . 1,976.08	
Expense Account, . . . 2,835.80	
Cash in Bank, . . . 108,056.72	
Cash on hand, . . . 3,589.39	
Total Assets, . . \$1,927,900.36	Total Liabilities, . \$1,927,900.36

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 6s, 1909, \$	22,000.00	22,000.00	26,510.00
“ “ Gold Bonds, 6s, 1906,	1,000.00	1,000.00	1,205.00
“ Columbus, 5s, 1910,	25,000.00	25,000.00	27,500.00
“ “ Street imp'ment, 6s, 1906,	14,000.00	14,000.00	14,420.00
“ Denver, 4s, 1907,	10,000.00	10,000.00	10,000.00
“ Minneapolis, 4s, 1922,	20,000.00	20,000.00	20,050.00
“ Cincinnati, 7 ³ / ₁₀ s, 1906,	5,000.00	5,000.00	6,500.00
“ Hoboken, N. J., 4 ¹ / ₂ s, 1912,	10,000.00	10,000.00	10,500.00
“ Norwich Sinking Fund, 5s, 1908,	1,000.00	1,000.00	1,150.00
“ Portland, O., City Hall, 5s, 1922,	35,000.00	35,000.00	39,200.00
“ Omaha, Neb., Library, 5s, 1912,	10,000.00	10,000.00	11,100.00
“ “ Park, 5s, 1912,	25,000.00	25,000.00	27,750.00
“ “ Sewer, 6s, 1901,	5,000.00	5,000.00	5,550.00
“ Toledo, O., Gen. Fund pfd, 4 ¹ / ₂ s, 1914,	25,000.00	25,000.00	26,250.00
“ Duluth, Minn., “ “ 5s, 1918,	6,000.00	6,000.00	6,675.00
“ “ “ “ 5s, 1923,	6,000.00	6,000.00	6,810.00
RAILROAD BONDS.			
Louisiana & Missouri River, 7s, 1900,	20,000.00	20,000.00	23,025.00
Chic. & N. W., Northwestern Union, 7s, 1917,	30,000.00	30,000.00	41,400.00
“ “ Des Moines & Minn., 7s, 1907,	25,000.00	25,000.00	30,250.00
“ “ Ottumwa, C.F. & St.P., 5s, 1909,	3,000.00	3,000.00	3,262.50
“ “ No. Illinois, 5s, 1910,	1,000.00	1,000.00	1,070.00
Joliet & No. Indiana, 7s, 1907,	13,000.00	13,000.00	16,705.00
Chic., Mil. & St. Paul (C. & P. W.), 5s, 1921,	22,000.00	22,000.00	24,310.00

DIME SAVINGS BANK OF NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic. Mil., & St. Paul (La. C. & Dav.), 5s, 1919, \$	30,000.00	30,000.00	32,025.00
“ “ (Mineral Pt.), 5s, 1910,	25,000.00	25,000.00	26,437.50
Norwich & Worcester R. R. Co., 6s, 1897,	1,000.00	1,000.00	1,060.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	14,200.00
New London Northern, 4s, 1910,	50,000.00	50,000.00	51,000.00
Chic. & N. W., Iowa Division, 4½s, 1902,	10,000.00	10,000.00	10,200.00
Pittsb'g, McKeesp't & Youghiogheny, 6s, 1932,	10,000.00	10,000.00	12,400.00
S. Paul, Minn. & Man., Dak. Ex., 6s, 1910,	14,000.00	14,000.00	16,520.00
BANK STOCKS.			
81 shares Thames National, Norwich,	8,100.00	8,100.00	12,555.00
10 “ Second “ “	1,000.00	1,000.00	1,000.00
150 “ Uncas “ “	7,500.00	7,500.00	7,500.00
80 “ Merchants “ “	8,000.00	8,000.00	9,600.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,915; total amount,	\$719,056.58
2	Number of depositors having \$1,000 and not over \$2,000,	331; total amount,	432,823.27
3	Number of depositors having over \$2,000 and not over \$10,000,	157; total amount,	511,915.33
4	Number of depositors having over \$10,000,	6; total amount,	130,021.06
5	Total number of depositors,	6,409; total deposits,	\$1,793,816.24
6	Largest amount due a single depositor,		37,357.04
7	Number of accounts opened during the year, 873; number closed,	903.	
8	Amount of income received during the year,		100,752.63
9	Amount of dividends declared during the year,		67,536.01
10	Amount deposited, including interest credited, the past year,		485,797.20
11	Amount withdrawn during the year,		420,850.31
12	Increase of deposits the past year,		64,946.89
13	Amount carried to surplus or profit and loss during the year,		5,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		5,000.00
16	Rate of dividend the last year, 4 per cent.; when paid, May and November.		
17	State tax during the past year,		3,952.16
18	Total office expenses the past year, including salaries,		6,974.59
19	Net amount of income during the year from real estate owned,		1,651.34
20	What assets, if any, yielding no income during the year,		8,500.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		60,000.00
23	Date of annual meeting for choice of officers, second Wednesday in May.		

OFFICERS.—President, E. R. Thompson; Treasurer, Frank L. Woodard; Vice-Presidents, H. H. Osgood, W. R. Austin, J. Hunt Smith; Directors, W. C. Osgood, F. J. Leavens, C. D. Browning, W. R. Burnham, Gardiner Greene, Jr., E. G. Bidwell, G. C. Raymond, Nicholas Tarrant, I. W. Carpenter, Frank L. Woodard.

DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$352,425.00	Whole Amount of Deposits, . . .	\$384,400.87
Loans on Collateral Security, . . .	2,100.00	Surplus Account, . . .	28,546.72
Loans on Personal Sect'y only, . . .	16,025.00	Interest Account, . . .	5,519.94
Railroad Bonds, . . .	6,000.00		
Bank Stocks in Connecticut, . . .	20,500.00		
Expense Account, . . .	857.61		
Cash in Bank, . . .	19,871.53		
Cash on hand, . . .	688.39		
Total Assets, . . .	\$418,467.53	Total Liabilities, . . .	\$418,467.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago, Burlington & Quincy, 7s, 1903, . . . \$	6,000.00	6,000.00	7,320.00
BANK STOCKS.			
172 shares First National, Wallingford, . . .	17,200.00	17,200.00	18,920.00
27 " " Meriden, . . .	2,700.00	2,700.00	3,105.00
6 " Home " " . . .	600.00	600.00	732.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,782; total amount,	\$250,162.11
2	Number of depositors having \$1,000 and not over \$2,000, . . .	64; total amount,	83,410.30
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	20; total amount,	50,828.46
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	1,866; total deposits,	\$384,400.87
6	Largest amount due a single depositor, . . .		4,408.21
7	Number of accounts opened during the year, 221; number closed, 179.		
8	Amount of income received during the year, . . .		21,051.77
9	Amount of dividends declared during the year, . . .		13,927.19
10	Amount deposited, including interest credited, the past year, . . .		104,311.84
11	Amount withdrawn during the year, . . .		92,610.88
12	Increase of deposits the past year, . . .		11,700.96
13	Amount carried to surplus of profit and loss during the year, . . .		1,977.94
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.

DIME SAVINGS BANK OF WALLINGFORD. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

16	Rate of dividend last year, 4 per cent. ; when paid, January 2 per cent. ; July, 2 per cent.	
17	State tax during the past year,	\$798.93
18	Total office expenses the past year, including salaries, . . .	2,246.68
19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage ? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	10,325.00
23	Date of annual meeting for choice of officers, second Tuesday in July.	

OFFICERS. — President, L. M. Hubbard; Treasurer, Leonard B. Bishop; Directors or Trustees, L. M. Hubbard (President), Hugh Mallon (1st Vice-President), John Atwater (2d Vice-President), Charles N. Jones, A. D. Judd, Geo. M. Hallenbeck, Linus H. Hall, Marcus S. Cook, Henry L. Hall, 2d.

DIME SAVINGS BANK OF WATERBURY.

GUERNSEY S. PARSONS, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,143,875.00	Whole Amt. of Deposits, .	\$2,512,535.59
Loans on Collateral Security,	372,928.01	Surplus Account, . . .	40,000.00
Loans on Pers'l Sec'ty only,	258,750.00	Interest Account, . . .	70,112.37
Town, City, and Corp. Bds.,	101,000.00	Profit and Loss Account, .	40,908.15
Town, City, and Borough Notes and Orders, . . .	120,000.00		
School District Notes and Orders,	29,281.50		
Railroad Bonds,	300,000.00		
Bank Stocks in Connecticut,	65,100.00		
Bank Stocks in other States,	2,700.00		
Real Estate by Foreclosure,	35,000.00		
Banking House,	25,000.00		
Insurance Account, . . .	45.50		
Premium Account, . . .	13,861.25		
Saves, etc.,	1,000.00		
Cash in Bank,	147,925.52		
Cash on hand,	47,089.83		
Total Assets,	\$2,663,556.11	Total Liabilities,	\$2,663,556.11

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Waterbury, \$	90,000.00	90,000.00	90,000.00
Town of Waterbury,	30,000.00	30,000.00	30,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School, Waterbury,	20,000.00	20,000.00	20,000.00
Waterville, "	3,525.00	3,525.00	3,525.00
Bunker Hill, "	450.00	450.00	450.00
Bucks Hill, "	50.00	50.00	50.00
East Mountain, "	1,500.00	1,500.00	1,500.00
Saw-Mill Plain, "	500.00	500.00	500.00
Town Platt, "	250.00	250.00	250.00
Hopeville School, "	2,656.50	2,656.50	2,656.50
Center " Watertown,	350.00	350.00	350.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Waterbury, Water, 4½s, 1904,	5,000.00	5,000.00	5,200.00
" " " " 4½s, 1905,	5,000.00	5,000.00	5,200.00
" Stamford, Sewer, 4s, 1896,	5,000.00	5,000.00	5,000.00
" " " " 4s, 1901,	5,000.00	5,000.00	5,000.00
" " " " 4s, 1906,	5,000.00	5,000.00	5,000.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.			
City of Paterson, N. J., 5s, 1895, \$	10,000.00	10,000.00	10,100.00
" " " 5s, 1896,	10,000.00	10,000.00	10,200.00
" " " 5s, 1902,	10,000.00	10,000.00	10,700.00
" Columbus, Ohio, 6s, 1897,	18,500.00	18,500.00	19,425.00
" " " 6s, 1902,	7,500.00	7,500.00	8,000.00
" Dayton, " 5s, 1905,	19,000.00	19,000.00	20,710.00
" " " 5s, 1906,	1,000.00	1,000.00	1,090.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	28,000.00	31,500.00	37,520.00
Menominee " 7s, 1911,	25,000.00	27,000.00	33,500.00
Chicago & Tomah, 6s, 1905,	20,000.00	21,000.00	23,000.00
Chicago & Milwaukee, 7s, 1898,	5,000.00	5,000.00	5,400.00
Northwestern Union, 7s, 1917,	20,000.00	22,500.00	28,000.00
Northern Illinois, 5s, 1910,	20,000.00	20,000.00	21,600.00
Iowa Division, 4½s, 1902,	20,000.00	20,000.00	20,200.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	20,000.00	20,000.00	21,600.00
Delaware, Lackawanna & Western:—			
Syracuse, Binghamton & N. Y., 7s, 1906,	10,000.00	10,000.00	12,500.00
Sharon Railway, 4½s, 1919,	20,000.00	20,000.00	20,800.00
Central Ohio, 4½s, 1930,	20,000.00	20,000.00	20,900.00
McKeesport & Belle Vernon, 6s, 1918,	27,000.00	27,000.00	34,020.00
Pittsb'h, McKeesport & Youghig'y, 6s, 1932,	10,000.00	10,000.00	13,200.00
Saginaw & Western, 6s, 1913,	15,000.00	15,000.00	15,000.00
Del. & Hudson Canal Co., Penn. Div., 7s, 1917,	5,000.00	6,000.00	6,950.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	28,000.00
BANK STOCKS.			
720 shares Waterbury National, Waterbury,	36,000.00	58,500.00	72,000.00
40 " Hurlburt " West Winsted,	4,000.00	5,600.00	6,000.00
24 " Shoe & Leather " New York,	2,400.00	2,700.00	2,568.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,595; total amount, \$1,331,441.81
2	Number of depositors having \$1,000 and not over \$2,000,	488; total amount, 637,664.74
3	Number of depositors having over \$2,000 and not over \$10,000,	156; total amount, 508,724.20
4	Number of depositors having over \$10,000,	2; total amount, 34,704.84
5	Total number of depositors,	9,241; total deposits, \$2,512,535.59
6	Largest amount due a single depositor,	20,223.45
7	Number of accounts opened during the year,	1,097; number closed, 1,064.
8	Amount of income received during the year,	126,740.10

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount of dividends declared during the year,	\$103,791.12
10	Amount deposited, including interest credited, the past year, . .	716,385.84
11	Amount withdrawn during the year,	630,115.37
12	Increase of deposits the past year,	86,270.47
13	Amount carried to surplus or profit and loss during the year, .	None.
14	Amount of paper past due,	2,500.00
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, October, 1893, $2\frac{1}{2}$ per cent., April, 1894, 2 per cent.	
17	State tax during the past year,	5,756.04
18	Total office expenses the past year, including salaries,	5,083.15
19	Net amount of income during the year from real estate owned, .	2,375.00
20	What assets, if any, yielding no income during the year, . . .	13,450.00
21	Are all loans upon real estate secured by first mortgage? Yes.	
22	Largest amount loaned to one individual company, society, or corporation,	94,000.00
23	Date of annual meeting for choice of officers, second Wednesday in January.	

OFFICERS.—President, Henry H. Peck; Treasurer, G. S. Parsons; Directors or Trustees, Elisha Leavenworth, A. O. Shepardson, Charles W. Gillette, E. M. Burrall, Fred. A. Spencer, Edward C. Lewis, E. L. Frisbie, Sen., N. D. Granniss, J. H. Nettleton, Henry H. Peck, Caleb T. Hickox, John W. Smith, Leman W. Cutler, Buel Heminway, G. S. Parsons.

DIME SAVINGS BANK OF WILLIMANTIC.

JOHN L. WALDEN, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$320,079.00	Whole Amt. of Deposits, . .	\$626,591.23
Loans on Collateral Security, . .	94,546.91	Surplus Account, . . .	20,000.00
Loans on Personal Sec'y only, . .	75,956.31	Profit and Loss Account, . .	3,275.70
Town, City, and Corp. Bonds, . .	9,528.00		
Town, City, and Borough Notes and Orders, . . .	5,000.00		
School District Notes and Orders, . . .	5,500.00		
Railroad Bonds, . . .	11,613.85		
Bank Stocks in Connecticut, . .	80,148.00		
Real Estate by Foreclosure, . .	3,214.25		
Banking House, . . .	12,000.00		
Furniture and Fixtures, . . .	3,411.64		
Certificate of Deposit, . . .	8,000.00		
Cash in Bank, . . .	7,021.64		
Cash on hand, . . .	13,847.33		
Total Assets, . . .	\$649,866.93	Total Liabilities, . . .	\$649,866.93

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Willimantic, Conn., \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Second, Windham,	5,500.00	5,500.00	5,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Omaha, Neb., 6s, 1898,	1,500.00	1,577.00	1,577.00
" " 6s, 1899,	7,500.00	7,951.00	7,951.00
RAILROAD BONDS.			
Staten Island, 4½s, 1943,	11,000.00	11,173.85	11,000.00
BANK STOCKS.			
119 shares First National, Hartford, . .	11,900.00	12,541.00	13,090.00
136 " " " Norwich, . . .	13,600.00	13,600.00	13,600.00
50 " " " Stafford Springs, . .	5,000.00	5,000.00	5,500.00
63 " " " Willimantic, . . .	6,300.00	7,185.00	7,500.00
105 " Mer. Loan & Trust Co., " . .	10,500.00	11,043.00	11,500.00
9 " Nat'l Exchange, Hartford, . . .	450.00	594.00	550.00

DIME SAVINGS BANK OF WILLIMANTIC.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
12 shares	City, Hartford, . . . \$	1,200.00	1,110.00	1,200.00
30 "	Thames National, Norwich, . . .	3,000.00	4,050.00	4,500.00
37 "	Uncas " " . . .	1,850.00	2,205.00	1,850.00
120 "	Second " " . . .	12,000.00	13,800.00	13,800.00
26 "	Rockville " Rockville, . . .	2,600.00	2,970.00	3,000.00
50 "	Nat. Bank of Com., New London, .	5,000.00	6,050.00	6,050.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	2,632; total amount,	\$296,413.83
2	Number of depositors having \$1,000 and not over \$2,000, . . .	197; total amount,	212,942.29
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	48; total amount,	117,235.11
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	2,877; total deposits,	\$626,591.23
6	Largest amount due a single depositor, . . .		7,382.09
7	Number of accounts opened during the year, 485; number closed, 865, . . .		
8	Amount of income received during the year, . . .		29,642.11
9	Amount of dividends declared during the year, . . .		22,813.47
10	Amount deposited, including interest credited, the past year, . . .		211,619.74
11	Amount withdrawn during the year, . . .		272,144.84
12	Decrease of deposits the past year, . . .		60,525.10
13	Amount carried to surplus or profit and loss during the year, . . .		2,215.13
14	Amount of paper past due, . . .		16,750.00
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October, . . .		
17	State tax during the past year, . . .		1,474.85
18	Total office expenses the past year, including salaries, . . .		2,367.14
19	Net amount of income during the year from real estate owned, . . .		244.85
20	What assets, if any, yielding no income during the year, . . .		7,302.29
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		30,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July, . . .		

OFFICERS. — President, James Walden; Treasurer, John L. Walden; Directors or Trustees, James Walden, Ansel Arnold, Frederick Rogers, Amos T. Fowler, Edwin G. Sumner, John L. Walden.

ESSEX SAVINGS BANK.

E. W. REDFIELD, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$216,015.00	Whole Amt. of Deposits, . .	\$609,879.19
Loans on Collateral Security, . .	6,100.00	Surplus Account, . . .	25,000.00
Loans on Personal Sec'y only, . .	13,693.00	Interest Account, and Profit	
State Bonds,	7,686.69	and Loss,	24,673.69
Town, City, and Corp. Bonds, . .	99,000.00	Rents,	1,139.67
Town, City, and Borough			
Notes and Orders,	17,500.00		
Railroad Bonds,	146,500.00		
Railroad Stocks,	3,272.38		
Bank Stocks in Connecticut, . .	62,394.33		
Bank Stocks in other States, . .	20,414.37		
Real Estate by Foreclosure, . .	26,550.97		
Banking House,	4,000.00		
Sundry Accounts,	156.98		
Office Furniture, Safe, etc., . .	760.00		
Expense Account,	578.10		
Premium Account,	19,008.35		
Cash in Bank,	15,637.99		
Cash on hand,	1,424.39		
Total Assets,	\$660,692.55	Total Liabilities,	\$660,692.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Colorado, \$	7,686.69	7,686.69	7,686.69
RAILROAD STOCKS.			
Delaware & Hudson Canal Co.,	3,400.00	3,272.38	4,454.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Lyme, 5s, 1898,	500.00	500.00	500.00
“ Essex, 4s, 1911,	17,000.00	17,000.00	17,000.00
“ New Haven, 3½s, 1939,	1,000.00	1,000.00	970.00
City of Cincinnati, 7s, 1904,	8,000.00	8,000.00	9,962.40
“ “ 7½s, 1902,	19,000.00	19,000.00	22,750.00
“ “ 6s, 1909,	10,000.00	10,000.00	12,200.00
“ Chicago, 7s, 1895,	2,000.00	2,000.00	2,040.00
“ Columbus, 6s, 1898,	1,500.00	1,500.00	1,575.00
“ “ 6s, 1896,	2,500.00	2,500.00	2,525.00
“ “ 6s, 1900,	1,000.00	1,000.00	1,100.00
“ “ 6s, 1907,	17,000.00	17,000.00	19,380.00

ESSEX SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
City of St. Louis,	6s,	1895,	\$	4,000.00	4,000.00	4,040.00
“ Davenport,	6s,	1899,		8,000.00	8,000.00	8,640.00
“ Duluth,	5s,	1895,		2,000.00	2,000.00	2,000.00
“ “	5s,	1896,		2,000.00	2,000.00	2,040.00
“ “	5s,	1897,		2,000.00	2,000.00	2,060.00
“ “	5s,	1898,		2,000.00	2,000.00	2,080.00
“ “	5s,	1899,		2,000.00	2,000.00	2,090.00
“ Denver,	6s,	1901,		5,000.00	5,000.00	5,600.00
“ Tacoma,	5s,	1913,		5,000.00	5,000.00	5,650.00
“ Pueblo,	6s,	1906,		5,000.00	5,000.00	5,800.00
RAILROAD BONDS.						
Central Pacific,	6s,	1898,		1,000.00	1,000.00	1,040.00
N. Y. Central & Hudson River,	7s,	1903,		15,000.00	15,000.00	18,000.00
Chic., Mil. & St. P., Mineral Point,	5s,	1910,		21,000.00	21,000.00	22,050.00
“ “ “ Southwest Div.,	6s,	1909,		14,000.00	14,000.00	16,240.00
“ “ “ Dubuque Div.,	6s,	1920,		8,000.00	8,000.00	9,760.00
Milwaukee & St. Paul,	7s,	1903,		10,000.00	10,000.00	11,800.00
Joliet & Northern Indiana,	6s,	1907,		10,000.00	10,000.00	11,400.00
Iowa Falls & Sioux City,	6s,	1917,		15,000.00	15,000.00	18,450.00
Chicago & Tomah,	6s,	1908,		8,000.00	8,000.00	9,200.00
Atchinson, Topeka & Santa Fe,	4s,	1899,		6,000.00	6,000.00	4,200.00
“ “ “	2½s,	1899,		3,500.00	3,500.00	770.00
Iowa Midlands,	8s,	1900,		5,000.00	5,000.00	5,800.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,250.00
Central Ohio,	4½s,	1930,		5,000.00	5,000.00	5,000.00
Chicago & Northwestern,	6s,	1929,		4,000.00	4,000.00	5,040.00
Saginaw & Western,	6s,	1913,		5,000.00	5,000.00	5,900.00
Sunbury, Hazelton & Wilkesbarre,	5s,	1928,		1,000.00	1,000.00	1,080.00
Staten Island Railway,	4½s,	1943,		10,000.00	10,000.00	10,000.00
BANK STOCKS.						
40 shares Central National, Middletown,				3,000.00	4,263.00	4,263.00
40 “ Middlesex County “ “				4,000.00	4,173.00	4,173.00
47 “ Middletown “ “				3,525.00	5,007.00	5,007.00
19 “ Charter Oak “ Hartford,				1,900.00	2,093.00	1,672.00
12 “ City, “ “				1,200.00	1,212.00	1,200.00
20 “ Hartford “ “				2,000.00	3,105.00	3,120.00
18 “ Hartford Trust Co., “				1,800.00	1,818.00	2,430.00
50 “ National Exchange, “				2,500.00	3,250.00	2,800.00
27 “ Phoenix National, “				2,700.00	2,875.00	3,240.00
10 “ Deep River “ Deep River,				1,000.00	1,200.00	1,200.00
38 “ Danbury “ Danbury,				3,800.00	5,034.00	5,034.00
18 “ Pahquoique “ “				1,800.00	2,436.00	2,436.00
7 “ First “ Bridgeport,				700.00	1,246.00	1,246.00
7 “ Merchants “ Norwich,				700.00	700.00	700.00
25 “ Second “ “				2,500.00	2,900.00	2,900.00
20 “ Uncas “ “				1,000.00	1,260.00	1,260.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
10 shares	Second National, New Haven, \$			1,000.00	1,160.00	1,670.00
25 "	National, Norwalk,			2,500.00	2,650.00	2,650.00
20 "	Fairfield County "			2,000.00	2,000.00	2,000.00
57 "	Saybrook, Essex,			2,850.00	4,107.50	2,850.00
15 "	Yale " New Haven,			1,500.00	1,784.83	1,740.00
50 "	First " Meriden,			5,000.00	5,900.00	5,900.00
7 "	Conn. Trust Co., Hartford,			700.00	1,120.00	1,155.00
11 "	New England E. Haddam,			1,100.00	1,100.00	1,100.00
30 "	American Ex. New York,			3,000.00	3,257.50	4,650.00
11 "	Continental " "			1,100.00	1,563.75	1,320.00
30 "	Chatham " "			750.00	635.62	2,745.00
10 "	Bank of New York, " "			1,000.00	1,005.00	2,300.00
10 "	" America, " "			1,000.00	992.50	2,000.00
25 "	Fourth National, " "			2,500.00	3,087.50	4,800.00
28 "	Ninth " " "			2,800.00	3,110.00	3,360.00
20 "	Park, " "			2,000.00	2,062.50	5,600.00
28 "	Bank of Commerce, " "			2,800.00	2,800.00	4,928.00
16 "	Shoe and Leather, " "			1,600.00	1,900.00	1,760.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,665; total amount,	\$284,800.88
2	Number of depositors having \$1,000 and not over \$2,000,	105; total amount,	140,075.54
3	Number of depositors having over \$2,000 and not over \$10,000,	55; total amount,	185,002.77
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,825; total deposits,	\$609,879.19
6	Largest amount due a single depositor,		7,700.74
7	Number of accounts opened during the year, 134; number closed, 138.		
8	Amount of income received during the year,		34,316.05
9	Amount of dividends declared during the year,		23,858.23
10	Amount deposited, including interest credited, the past year,		76,685.02
11	Amount withdrawn during the year,		81,080.14
12	Decrease of deposits the past year,		4,395.12
13	Amount carried to surplus or profit and loss during the year,		750.64
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		1,297.70
18	Total office expenses the past year, including salaries,		2,395.97
19	Net amount of decrease during the year from real estate owned,		35.29
20	What assets, if any, yielding no income during the year,		11,000.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		5,000.00
23	Date of annual meeting for choice of officers, fourth Monday in July.		

OFFICERS.—President, J. H. Tucker; Treasurer, E. W. Redfield; Directors or Trustees, J. H. Tucker, C. H. Hubbard, N. W. Williams, W. H. Parmelee, L. L. Wooster.

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

JAMES H. BAILEY, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$308,935.00	Whole Amount of Deposits, \$	619,108.48
Loans on Collateral Security, . . .	28,105.00	Surplus Account, . . .	18,500.00
Loans on Personal Sec'y only, . . .	11,050.00	Interest Account, . . .	11,777.25
Town, City, and Corp. Bonds, . . .	87,386.00	Profit and Loss Account, . . .	4,911.55
Town, City, and Borough Notes and Orders, . . .	45,000.00		
School Dis. Notes and Orders, . . .	11,700.00		
Railroad Bonds, . . .	12,500.00		
Bank Stocks in Connecticut, . . .	38,980.00		
Bank Stocks in other States, . . .	45,180.00		
Real Estate by Foreclosure, . . .	21,930.33		
Furniture and Fixtures, . . .	1,362.00		
Cash in Bank, . . .	39,630.60		
Cash on hand, . . .	2,538.35		
Total Assets, . . .	\$654,297.28	Total Liabilities, . . .	\$654,297.28

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY NOTES AND ORDERS.			
Town of Norwalk, \$	40,000.00	40,000.00	40,000.00
City of Norwalk,	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Over River School District, Norwalk, . . .	7,000.00	7,000.00	7,000.00
Center " " . . .	4,700.00	4,700.00	4,700.00
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Norwalk, Sewer, . . . 4s, 1907,	10,000.00	10,000.00	10,100.00
Borough of Bethel, Water, . . . 6s, 1903,	3,000.00	3,114.00	3,390.00
" " " " " " 6s, 1908,	9,000.00	9,342.00	10,620.00
City of Columbus, Ohio, St. Imp., . . . 6s, 1903,	3,000.00	3,255.00	3,187.50
" " " " " " 6s, 1906,	15,000.00	15,675.00	16,350.00
" Newark, N. J., Water, . . . 4s, 1922,	10,000.00	10,000.00	10,200.00
" Chicago, Ill., World's Col. Ex., 4s, 1921,	20,000.00	20,000.00	20,400.00
" Aurora, Ill., Imp., . . . 6s, 1899,	6,000.00	6,000.00	6,420.00
" Tacoma, Wash., Water & Lt., 5s, 1913,	10,000.00	10,000.00	10,700.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, . . . 6s, 1917, ^{xx} _{xx}	10,000.00	12,500.00	12,750.00

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—CONT.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
90 shares	National, Norwalk,	\$ 9,000.00	9,000.00	9,180.00
15 "	Central National, Norwalk,	1,500.00	1,500.00	1,800.00
91 "	Fairfield Co. National, Norwalk,	9,100.00	9,100.00	8,190.00
85 "	City National, South Norwalk,	8,500.00	8,500.00	9,775.00
15 "	First National, New Canaan,	1,500.00	1,275.00	1,500.00
14 "	First National, Westport,	1,400.00	1,400.00	1,428.00
3 "	Connecticut National, Bridgeport,	300.00	405.00	450.00
8 "	First National, Norwich,	800.00	800.00	800.00
50 "	Thames National, Norwich,	5,000.00	7,000.00	7,000.00
40 "	Continental National, New York,	4,000.00	4,000.00	5,000.00
50 "	Fourth National, "	5,000.00	5,000.00	9,750.00
50 "	National Republic, "	5,000.00	5,000.00	8,000.00
30 "	Mercantile National, "	3,000.00	3,000.00	6,000.00
30 "	Central "	3,000.00	3,000.00	3,600.00
72 "	Merchants Exc. "	3,600.00	3,600.00	4,140.00
255 "	Phoenix "	5,100.00	5,100.00	6,120.00
187 "	Tradesmens "	7,480.00	7,480.00	6,732.00
10 "	Seventh "	1,000.00	1,000.00	1,220.00
30 "	Western "	3,000.00	3,000.00	3,300.00
25 "	Southern "	2,500.00	5,000.00	4,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,282; total amount,	\$278,554.65
2	Number of depositors having \$1,000 and not over \$2,000,	123; total amount,	168,203.54
3	Number of depositors having over \$2,000 and not over \$10,000,	52; total amount,	172,350.29
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,457; total deposits,	\$619,108.48
6	Largest amount due a single depositor,		8,333.29
7	Number of accounts opened during the year, 234; number closed, 191.		
8	Amount of income received during the year,		32,279.85
9	Amount of dividends declared during the year,		23,233.47
10	Amount deposited, including interest credited, the past year,		175,665.00
11	Amount withdrawn during the year,		146,571.71
12	Increase of deposits the past year,		29,093.29
13	Amount carried to surplus or profit and loss during the year,		1,957.19
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 10th and Oct. 10th.		
17	State tax during the past year,		1,279.47
18	Total office expenses the past year, including salaries,		3,013.54
19	Net amount of income during the year from real estate owned,		848.89

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—CONT.

MISCELLANEOUS ITEMS.—CONTINUED.

20	What assets, if any, yielding no income during the year, . . .	\$9,100.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	13,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in January.	

OFFICERS.—President, Asa B. Woodward; Vice-President, James G. Gregory; Treasurer, James H. Bailey; Directors or Trustees, Asa B. Woodward, James G. Gregory, Henry F. Guthrie, Alfred H. Camp, J. Thornton Prowitt, Joseph C. Randle, Charles Olmstead, G. Willis White, Thomas S. Stout.

FALLS VILLAGE SAVINGS BANK.

URIEL H. MINER, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$217,840.19	Whole Amount of Deposits,	\$635,790.91
Loans on Collateral Sec'ty,	25,082.00	Surplus Account,	30,000.00
Loans on Personal Sec'ty only,	96,010.79	Interest Account,	5,816.58
Town, City, and Corpora- tion Bonds,	92,000.00		
Railroad Bonds,	100,500.00		
Bank Stocks in Connecticut,	38,857.00		
Bank Stocks in other States,	11,200.00		
Real Estate by Foreclosure,	34,586.47		
Banking House,	12,230.28		
Insurance Account,	120.02		
Expense Account,	564.03		
Premium Account,	20,335.00		
Cash in Bank,	17,548.08		
Cash on hand,	4,733.63		
Total Assets,	\$671,607.49	Total Liabilities,	\$671,607.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cleveland, Ohio,	6s, 1898, \$	20,000.00	20,000.00
Cincinnati, "	6s, 1909,	10,000.00	10,000.00
Columbus, " optional,	6s, 1907,	14,000.00	14,000.00
" " "	5s, 1913,	10,000.00	11,000.00
Omaha, Neb.,	6s, 1898,	4,500.00	4,500.00
" " "	5s, 1912,	5,000.00	5,000.00
Harrisburg, Pa.,	5s, 1900,	5,000.00	5,100.00
Duluth, Minn.,	6s, 1895,	2,000.00	2,020.00
" " "	6s, 1896,	2,000.00	2,040.00
" " "	6s, 1897,	2,000.00	2,060.00
" " "	4s, 1920,	5,000.00	5,000.00
St. Paul, " "	4s, 1919,	7,000.00	7,000.00
" " "	6s, 1898,	500.00	500.00
" " "	6s, 1900,	5,000.00	5,400.00
RAILROAD BONDS.			
Chic. & Northwest'n, Madison Ext'n,	7s, 1911,	10,000.00	13,100.00
Northwestern Union,	7s, 1917,	10,500.00	14,210.00
Menominee Extension,	7s, 1911,	5,000.00	6,750.00
Chicago & Tomah,	6s, 1905,	10,000.00	11,950.00
Milwaukee & Madison,	6s, 1905,	10,000.00	11,900.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	5,000.00	5,400.00
Chic., Mil. & St. P., Mineral Point Div.,	5s, 1910,	5,000.00	5,200.00
Southwestern Division,	6s, 1909,	5,000.00	5,650.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Illinois Central, Springfield Div., 6s, 1898, \$	10,000.00	10,000.00	10,500.00
Chicago & Alton, Miss. River Bridge, 6s, 1912,	5,000.00	5,000.00	5,600.00
C., R. I. & Pac., Chic. & So. West'n, 7s, 1899,	5,000.00	5,000.00	5,500.00
Delaware & Bound Brook, 7s, 1905,	5,000.00	6,550.00	6,300.00
Morris & Essex, 7s, 1914,	10,000.00	13,950.00	14,000.00
Joliet & Northern Indiana, 7s, 1907,	5,000.00	6,425.00	6,300.00
BANK STOCKS.			
167 shares National Iron Bank, Falls Village,	16,700.00	18,217.00	19,205.00
40 " First National, Norwich, Conn.,	4,000.00	4,000.00	4,200.00
89 " Second " " "	8,900.00	10,940.00	9,790.00
30 " Thames " " "	3,000.00	4,500.00	4,500.00
12 " Merchants " " "	1,200.00	1,200.00	1,320.00
112 " Continental National, New York,	11,200.00	11,200.00	14,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,304; total amount,	\$270,810.19
2	Number of depositors having \$1,000 and not over \$2,000, .	110; total amount,	149,037.48
3	Number of depositors having over \$2,000 and not over \$10,000, .	64; total amount,	215,943.24
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, .	1,478; total deposits,	\$635,790.91
6	Largest amount due a single depositor, .		7,541.43
7	Number of accounts opened during the year, 160; number closed, 156.		
8	Amount of income received during the year, .		33,571.34
9	Amount of dividends declared during the year, .		24,858.40
10	Amount deposited, including interest credited, the past year, .		113,092.08
11	Amount withdrawn during the year, .		112,955.59
12	Increase of deposits the past year, .		136.49
13	Amount carried to surplus or profit and loss during the year, .		2,000.00
14	Amount of paper past due, .		None.
15	Amount of paper charged off the past year, .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, .		1,339.60
18	Total office expenses the past year, including salaries, .		2,353.75
19	Net amount of income during the year from real estate owned, .		491.23
20	What assets, if any, yielding no income during the year, .		2,000.00
21	Are all loans upon real estate secured by first mortgage? .		Yes.

FALLS VILLAGE SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

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|----|---|-------------|
| 22 | Largest amount loaned to one individual company, society, or corporation, | \$13,000.00 |
| 23 | Date of annual meeting for choice of officers, September. | |

OFFICERS.— President, E. W. Spurr; Treasurer, Uriel H. Miner; Directors or Trustees, E. W. Spurr, U. H. Miner, J. H. Barnum, H. C. Gaylord, Geo. W. Hall, E. J. Hornbeck, J. Lee Ensign.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED. B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$999,001.00	Whole Amt. of Deposits, \$2,185,700.33	
Loans on Collateral Security, . . .	118,478.00	Surplus Account, . . .	100,000.00
Loans on Personal Sec'y only, . . .	15,650.00	Interest Account, . . .	20,918.55
Town, City, and Corp. B'ds, . . .	582,700.00	Profit and Loss Account, . . .	24,350.45
Railroad Bonds, . . .	164,000.00	Loan Accounts, . . .	10,197.88
Banks Stocks in Connecticut, . . .	245,750.00		
Real Estate by Foreclosure, . . .	68,771.15		
Bank Block, . . .	49,726.25		
Tax Account, . . .	2,253.82		
Expense Account, . . .	2,029.56		
Miscellaneous Account, . . .	1,142.38		
Loan Accounts, . . .	1,482.58		
Cash in Bank, . . .	85,118.14		
Cash on hand, . . .	5,064.33		
Total Assets, . . .	\$2,341,167.21	Total Liabilities, . . .	2,341,167.21

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Town of Middletown, Conn, 4s,	1895-1908, \$	112,000.00	112,000.00	113,400.00
" Portland, " 3 ⁶⁵ / ₁₀₀ s,	1909,	11,000.00	10,800.00	11,000.00
" " " 4s,	1896-1911,	26,000.00	26,000.00	26,065.00
" " " 4s,	1905,	30,000.00	30,000.00	30,300.00
" Middlefield, " 4s,	1895-1906,	12,000.00	12,000.00	12,120.00
" Chatham, " 3 ⁷⁵ / ₁₀₀ s,	1910,	35,000.00	35,000.00	35,000.00
" Lyme, " 5s,	1898,	2,000.00	2,000.00	2,075.00
City of Bath, Me., 6s,	1902,	6,000.00	6,000.00	6,840.00
" St. Louis, Mo., 6s,	1905-1906,	15,000.00	15,000.00	18,400.00
" Kansas City, Mo., 7s,	1897,	6,000.00	6,000.00	6,480.00
" Youngstown, Ohio, 6s,	1895-1903,	22,600.00	22,600.00	23,916.50
" Dayton, " 5s,	1907,	10,000.00	10,000.00	10,900.00
" Toledo, " 7 ³ / ₁₀ s,	1900,	5,000.00	5,000.00	5,800.00
" Columbus, " 6s,	1896-1911,	68,400.00	68,400.00	71,356.00
" " " 5s,	1910,	15,000.00	15,000.00	16,275.00
" " " 4 ¹ / ₂ s,	1902,	15,000.00	15,000.00	15,375.00
" Milwaukee, Wis., 7s,	1901-1902,	16,000.00	16,000.00	17,600.00
" Detroit, Mich., 7s,	1905,	5,000.00	5,000.00	6,500.00
" Saginaw, " 5s,	1895,	5,000.00	5,000.00	5,000.00
" Duluth, Minn., 7s,	1894-1897,	3,500.00	3,500.00	3,675.00
" " " 6s,	1901,	5,000.00	5,000.00	5,550.00
" " " 7s,	1895-1898,	2,047.83	2,000.00	2,160.46
" " " 4s,	1920-1921,	17,000.00	16,500.00	16,830.00
" " " 6s,	1911,	13,000.00	13,000.00	15,730.00

FARMERS & MECHANICS SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT.						
City of Joliet, Ill.,	5s,	1895,	\$	10,000.00	10,000.00	10,000.00
" Topeka, Kan.,	6s,	1895-1897,		6,000.00	6,000.00	6,060.00
" Council Bluffs, Iowa,	8s,	1896,		10,000.00	10,000.00	10,550.00
" Davenport, "	6s,	1900,		10,000.00	10,000.00	10,450.00
" Omaha, Neb.,	5s,	1912,		25,000.00	25,000.00	27,750.00
" Denver, Col.,	4s,	1899-1904,		10,000.00	9,900.00	10,000.00
" " "	5s,	1901-1906,		5,000.00	5,000.00	5,250.00
" Portland, Ore.,	5s,	1920-1923,		30,000.00	30,000.00	33,600.00
" South Bend, Ind.,	5s,	1904-1914,		20,000.00	20,000.00	21,600.00
RAILROAD BONDS.						
Baltimore & Cumberland Valley,	6s,	1931,		10,000.00	10,000.00	12,700.00
Ch. & No. W'n, Mis. Riv. & Cr. Rap. div.	7s,	1916,		8,000.00	8,000.00	10,880.00
" " Des Moines & Min'ps "	7s,	1907,		10,000.00	10,000.00	12,500.00
Ch., Mil. & St. Pl., Ch. & L. Sup.	5s,	1921,		3,000.00	3,000.00	3,210.00
" " " Dubuque "	6s,	1920,		15,000.00	15,000.00	17,550.00
" " " La Cr. & Dav. "	5s,	1919,		21,000.00	21,000.00	22,050.00
" " " Min'al Point "	5s,	1910,		15,000.00	15,000.00	15,675.00
" " " Southwestern "	6s,	1909,		10,000.00	10,000.00	11,450.00
Fonda, Johnstown & Gloversville,	7s,	1900,		4,000.00	4,000.00	4,560.00
Saginaw & Western,	6s,	1913,		15,000.00	15,000.00	12,000.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	28,750.00
Troy & Beannington,	6s,	1898-9,		8,000.00	8,000.00	8,480.00
St. Paul, Minnesota & Manitoba,	6s,	1910,		20,000.00	20,000.00	23,800.00
BANK STOCKS.						
300 shares Middlesex Co. Nat., Middletown,				30,000.00	30,000.00	30,300.00
372 " Central " "				27,900.00	27,900.00	37,572.00
528 " Middletown " "				39,600.00	39,600.00	56,496.00
303 " First " "				30,300.00	30,300.00	32,118.00
20 " " " Wallingford,				2,000.00	2,000.00	2,180.00
124 " " " Portland,				12,400.00	12,400.00	12,896.00
238 " " " Meriden,				23,800.00	23,800.00	28,322.00
51 " Meriden " "				5,100.00	5,100.00	6,324.00
180 " Home " "				18,000.00	18,000.00	21,780.00
120 " First " Norwich,				12,000.00	12,000.00	12,000.00
120 " Second " "				12,000.00	12,000.00	12,000.00
111 " Thames " "				11,100.00	11,100.00	16,650.00
33 " Uncas " "				1,650.00	1,650.00	1,650.00
100 " New Britain " New Britain,				10,000.00	10,000.00	15,500.00
5 " Deep River " Deep River,				500.00	500.00	580.00
30 " Nat. Commerce, New London,				3,000.00	3,000.00	3,720.00
64 " " New England, East Haddam,				6,400.00	6,400.00	6,400.00

FARMERS & MECHANICS SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,362; total amount,	\$735,733.06
2	Number of depositors having \$1,000 and not over \$2,000,	420; total amount,	571,324.12
3	Number of depositors having over \$2,000 and not over \$10,000,	242; total amount,	809,965.10
4	Number of depositors having over \$10,000,	6; total amount,	68,678.05
5	Total number of depositors,	4,030; total deposits,	\$2,185,700.33
6	Largest amount due a single depositor,		13,995.58
7	Number of accounts opened during the year, 513; number closed, 476,		
8	Amount of income received during the year,		111,534.51
9	Amount of dividends declared during the year,		83,632.36
10	Amount deposited, including interest credited, the past year,		444,498.48
11	Amount withdrawn during the year,		383,802.84
12	Increase of deposits the past year,		60,695.64
13	Amount carried to surplus or profit and loss during the year,		18,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, after February 10th and August 10th.		
17	State tax during the past year,		4,420.04
18	Total office expenses the past year, including salaries,		7,893.60
19	Net amount of income during the year from real estate owned,		4,348.80
20	What assets, if any, yielding no income during the year,		44,250.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.		

OFFICERS. — President, John M. Douglas; Treasurer, Fred. B. Chaffee; Directors or Trustees, John M. Douglas, Samuel T. Camp, Leonard Bailey, M.D., Arthur B. Calef, Wm. W. Wilcox, Oscar Leach, Ezra G. Cone, Hezekiah Scovill, Henry G. Newton, E. Bound Chaffee, Samuel Stearns, O. Vincent Coffin, F. J. Chaffee, James K. Guy, D. B. Coe, D. H. Chase, LL.D., A. H. Conklin, Geo. T. Meech.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,868,692.00	Whole Amt. of Deposits,	\$2,721,239.13
Loans on Collateral Security,	49,500.00	Surplus Account,	81,000.00
Loans on Personal Sec'y only,	3,000.00	Interest Account,	109,282.01
Town, City, and Corp. Bonds,	180,000.00		
Railroad Bonds,	500,000.00		
Bank Stocks in Connecticut,	168,800.00		
Bank Stocks in other States,	20,300.00		
Real Estate by Foreclosure,	43,260.00		
Banking House,	6,000.00		
Cash in Bank,	60,623.32		
Cash on hand,	11,345.82		
Total Assets,	\$2,911,521.14	Total Liabilities,	\$2,911,521.14

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, Conn., Town, 4½s, 1900,	\$ 10,000.00	10,000.00	10,000.00
South Norwalk " " 6s, 1905,	10,000.00	10,000.00	11,700.00
Bath, Maine, City, 6s, 1902,	10,000.00	10,000.00	11,600.00
Fort Wayne, Indiana, " 4½s, 1913,	10,000.00	10,000.00	11,000.00
New Albany, " 5s, 1915,	10,000.00	10,000.00	10,500.00
Boston, Mass., " 4s, 1919,	30,000.00	30,000.00	32,400.00
" " " 5s, 1906,	20,000.00	20,000.00	22,800.00
Providence, Rhode Island, " 5s, 1906,	30,000.00	30,000.00	34,200.00
Newark, New Jersey, " 6s, 1909,	20,000.00	20,000.00	25,000.00
Paterson, " " 5s, 1905,	10,000.00	10,000.00	11,000.00
" " " 5s, 1906,	10,000.00	10,000.00	11,100.00
Cleveland, Ohio, " 4½s, 1898,	10,000.00	10,000.00	10,300.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917,	40,000.00	40,000.00	49,200.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,400.00
Buffalo, New York & Erie, 7s, 1916,	30,000.00	30,000.00	40,800.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	10,000.00	10,000.00	13,200.00
New York Central & Hudson River, 7s, 1903,	30,000.00	30,000.00	36,000.00
New York, Providence & Boston, 7s, 1899,	10,000.00	10,000.00	11,100.00
Terre Haute & Indianapolis, 5s, 1925,	40,000.00	40,000.00	43,600.00
Greene, 7s, 1902,	10,000.00	10,000.00	11,700.00
Northwestern Union, 7s, 1917,	70,000.00	70,000.00	95,900.00
Chic., Mil. & St. Paul (S. W. Divis'n), 6s, 1909,	30,000.00	30,000.00	35,100.00
Chicago & Southwestern, 7s, 1899,	20,000.00	20,000.00	22,200.00
Chicago & Tomah, 6s, 1905,	40,000.00	40,000.00	45,200.00
Illinois Central (Springfield Division), 6s, 1898,	40,000.00	40,000.00	42,000.00
Maple River, 7s, 1897,	10,000.00	10,000.00	10,700.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Milwaukee & Madison,	6s, 1905, \$	10,000.00	10,000.00	11,300.00
Milwaukee & St. Paul,	7s, 1903,	20,000.00	20,000.00	23,800.00
Baltimore & Cumberland Valley Ex'n,	6s, 1931,	10,000.00	10,000.00	12,900.00
Saginaw & Western,	6s, 1913,	10,000.00	10,000.00	5,000.00
McKeesport & Belle Vernon,	6s, 1918,	10,000.00	10,000.00	12,300.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	24,400.00
New York, Lackawanna & Western,	6s, 1921,	10,000.00	10,000.00	12,500.00
Delaware & Hudson Canal Co.,	7s, 1917,	10,000.00	10,000.00	13,700.00
Cleveland & Mahoning Valley,	5s, 1938,	10,000.00	10,000.00	11,100.00
BANK STOCKS.				
90 shares Charter Oak	National, Hartford,	9,000.00	9,000.00	8,100.00
100 " Farmers & Mech's	"	10,000.00	10,000.00	10,700.00
150 " National Exchange,	"	7,500.00	7,500.00	9,000.00
10 " Hartford National,	"	1,000.00	1,000.00	1,540.00
80 " State,	"	8,000.00	8,000.00	8,000.00
40 " Mercantile National,	"	4,000.00	4,000.00	2,800.00
50 " Aetna	"	5,000.00	5,000.00	6,500.00
200 " First	"	20,000.00	20,000.00	21,000.00
70 " American	"	3,500.00	3,500.00	4,200.00
50 " Hartford Trust Co.,	"	5,000.00	5,000.00	6,500.00
100 " National New Haven,	New Haven,	10,000.00	10,000.00	16,800.00
60 " Merchants National,	"	3,000.00	3,000.00	2,700.00
50 " Meriden	Meriden,	5,000.00	5,000.00	5,500.00
220 " Home	"	22,000.00	22,000.00	25,300.00
200 " First	"	20,000.00	20,000.00	22,000.00
8 " Middlesex Co.	Middletown,	800.00	800.00	824.00
50 " New Britain	New Britain,	5,000.00	5,000.00	7,500.00
100 " Mechanics	"	10,000.00	10,000.00	12,500.00
100 " Nat'l Bank of Norwalk,	Norwalk,	10,000.00	10,000.00	10,700.00
100 " First National,	Litchfield,	10,000.00	10,000.00	12,500.00
106 " Merchants National,	New York,	5,300.00	5,300.00	7,420.00
50 " Nat'l Bank of Commerce,	"	5,000.00	5,000.00	9,800.00
100 " American Exch. National,	"	10,000.00	10,000.00	15,400.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,823; total amount,	\$692,871.88
2	Number of depositors having \$1,000 and not over \$2,000,	553; total amount,	732,533.83
3	Number of depositors having over \$2,000 and not over \$10,000,	349; total amount,	1,295,833.42
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,725; total deposits,	\$2,721,239.13
6	Largest amount due a single depositor,		9,936.11
7	Number of accounts opened during the year,	319; number closed,	274.

FARMINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount of income received during the year,	\$154,503.14
9	Amount of dividends declared during the year,	118,037.12
10	Amount deposited, including interest credited, the past year,	419,679.96
11	Amount withdrawn during the year,	337,405.02
12	Increase of deposits the past year,	82,274.94
13	Amount carried to surplus or profit and loss during the year,	1,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. January, and 2 per cent. July.	
17	State tax during the past year,	6,347.66
18	Total office expenses the past year, including salaries,	6,408.35
19	Net amount of income during the year from real estate owned,	521.73
20	What assets, if any, yielding no income during the year, Charter Oak National Bank, Mercantile National Bank, Saginaw & Western Railroad Bonds,	23,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	43,000.00
23	Date of annual meeting for choice of officers, third Monday in January.	

OFFICERS.—President, Franklin Wheeler; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Chauncey Deming, Henry W. Barbour, Erastus Gay, Julius Gay, Newton Hart, Edward H. Deming, Danford N. Barney, Timothy H. Root.

FREESTONE SAVINGS BANK, PORTLAND.

JNO. H. SAGE, Treasurer.

INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$121,037.00	Whole Amount of Deposits, \$460,291.29	
Loans on Collateral Security, . . .	43,439.00	Surplus Account, . . .	20,000.00
Loans on Personal Sec'y only, . . .	36,881.19	Interest Account, . . .	1,593.10
Town, City, and Corp. Bonds, . . .	78,000.00	Profit and Loss Account, . . .	7,305.99
School District Notes and Orders,	16,387.55		
Railroad Bonds,	70,000.00		
Bank Stocks in Connecticut, . . .	34,025.00		
Bank Stocks in other States, . . .	7,500.00		
Real Estate by Foreclosure, . . .	1,500.00		
Insurance Account,	7.50		
Premium Account,	3,000.00		
Cash in Bank,	17,413.14		
Total Assets,	\$429,190.38	Total Liabilities,	\$429,190.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 1, Portland, \$	200.00	.....	200.00
" " " 2, "	15,772.55	.....	15,772.55
" " " 6, "	415.00	.....	415.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Portland, 4s, 1905,	10,000.00	10,000.00	10,300.00
" " " " " 4s, 1896-1911,	15,000.00	15,000.00	15,300.00
City of St. Louis, 6s, 1895,	1,000.00	1,000.00	1,025.00
" " " " " 6s, 1898,	2,000.00	2,000.00	2,100.00
" " " " " 7s, 1899,	1,000.00	1,000.00	1,120.00
" " " " " 3 ⁸ / ₁₀ s, 1915,	7,000.00	7,000.00	7,000.00
" " " " " 4 ¹ / ₂ s, 1922,	5,000.00	5,000.00	5,430.00
" " " " " 7s, 1901,	2,000.00	2,000.00	2,320.00
" " " " " 4s, 1923,	4,000.00	4,000.00	4,030.00
" " " " " 4s, 1906,	5,000.00	5,000.00	5,060.00
" " " " " 4 ¹ / ₂ s, 1918,	1,000.00	1,000.00	1,090.00
" " " " " 4s, 1909,	1,000.00	1,000.00	1,010.00
" " " " " 5s, 1896,	1,000.00	1,000.00	1,020.00
" " " " " 5s, 1903,	6,000.00	6,000.00	6,360.00
" " " " " 5s, 1923,	10,000.00	10,000.00	11,200.00
" " " " " 5s, 1923,	7,000.00	7,000.00	7,770.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul:—						
Mineral Point Div.,	5s,	1910,	\$	5,000.00	5,000.00	5,250.00
Lake Superior Div.,	5s,	1921,		4,000.00	4,000.00	4,280.00
Warren,	7s,	1900,		3,000.00	3,000.00	3,450.00
Oswego & Rome,	7s,	1915,		1,000.00	1,000.00	1,060.00
Union Pacific,	6s,	1896,		2,000.00	2,000.00	2,100.00
Joilet & Northern Indiana,	7s,	1907,		6,000.00	6,000.00	7,500.00
Ill. Central, Springfield Div.,	6s,	1898,		11,000.00	11,000.00	11,550.00
Chicago & Tomah,	6s,	1905,		10,000.00	10,000.00	11,500.00
Norwich & Worcester,	6s,	1897,		2,000.00	2,000.00	2,040.00
N. Y., Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	13,300.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		8,000.00	8,000.00	8,560.00
Chicago & Milwaukee,	7s,	1898,		3,000.00	3,000.00	3,330.00
Milwaukee, L. Shore & Western,	6s,	1925,		5,000.00	5,000.00	6,450.00
BANK STOCKS.						
136 shares First National, Portland,				13,600.00	13,600.00	14,280.00
40 " " Middletown,				4,000.00	4,000.00	4,200.00
47 " " Middletown,				3,525.00	3,525.00	5,076.00
30 " " Middlesex County,				3,000.00	3,000.00	3,090.00
24 " " Central,				1,800.00	1,800.00	2,424.00
15 " " Thames,		Norwich,		1,500.00	1,500.00	2,025.00
4 " " First National,		"		400.00	400.00	400.00
13 " " Deep River,		Deep River,		1,300.00	1,300.00	1,521.00
5 " " Nat. New England,		East Haddam,		500.00	500.00	540.00
5 " " National,		Norwalk,		500.00	500.00	535.00
5 " " Fairfield County,		"		500.00	500.00	500.00
10 " " National Exchange,		Hartford,		500.00	500.00	550.00
2 " " Danbury National,		Danbury,		200.00	200.00	230.00
2 " " Southport,		Southport,		200.00	200.00	340.00
25 " " Hartford Trust Co.,		Hartford,		2,500.00	2,500.00	3,375.00
60 " " Nat. Shoe & Leather,		New York,		6,000.00	6,000.00	6,780.00
12 " " Fourth National,		"		1,200.00	1,200.00	2,376.00
1 " " National Bank Commerce,		"		100.00	100.00	177.00
2 " " Bank State New York,		"		200.00	200.00	216.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,075; total amount,	\$164,075.31
2	Number of depositors having \$1,000 and not over \$2,000,	70; total amount,	97,083.13
3	Number of depositors having over \$2,000 and not over \$10,000,	37; total amount,	118,672.62
4	Number of depositors having over \$10,000,	2; total amount,	20,460.23
5	Total number of depositors,	1,184; total deposits,	\$400,291.29

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

6	Largest amount due a single depositor,	\$10,341.64
7	Number of accounts opened during the year, 113; number closed, 117.	
8	Amount of income received during the year,	21,729.82
9	Amount of dividends declared during the year,	15,178.89
10	Amount deposited, including interest credited, the past year, . .	77,683.02
11	Amount withdrawn during the year,	66,915.39
12	Increase of deposits the past year,	10,767.63
13	Amount carried to surplus or profit and loss during the year, . .	1,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, Feb. 1st, and August 1st.	
17	State tax during the past year,	778.58
18	Total office expenses the past year, including salaries,	2,132.45
19	Net amount of income during the year from real estate owned, . .	87.00
20	What assets, if any, yielding no income during the year,	1,842.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	10,000.00
23	Date of annual meeting for choice of officers, first Monday in July.	

OFFICERS. — President, F. Gildersleeve; Treasurer, Jno. H. Sage; Directors or Trustees, Hobart Davis, Andrew Cornwall, E. I. Bell, C. A. Sears, O. Gildersleeve, Chas. H. Edwards, Jno. H. Sage.

GREENWICH SAVINGS BANK.

MARK BANKS, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$132,021.00	Whole Amount of Deposits, \$167,683.61
Loans on Personal Sec'y only, 3,190.00	Surplus Account, . . 6,700.27
Bank Stocks in Connecticut, 2,369.00	Interest Account, . . 7,563.50
Real Estate by Foreclosure, 19,793.96	
Tax Account, . . . 125.98	
Expense Account, . . . 549.89	
Cash in Bank, . . . 13,921.96	
Cash on hand, . . . 9,975.59	
Total Assets, . . . \$181,947.38	Total Liabilities, . . \$181,947.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
46 shares Stamford National, \$	1,380.00	2,369.00	2,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	713; total amount,	\$91,414.25
2	Number of depositors having \$1,000 and not over \$2,000,	33; total amount,	42,783.24
3	Number of depositors having over \$2,000 and not over \$10,000,	14; total amount,	33,486.12
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	760; total deposits,	\$167,683.61
6	Largest amount due a single depositor,		3,163.31
7	Number of accounts opened during the year, 98; number closed, 110.		
8	Amount of income received during the year,		10,019.94
9	Amount of dividends declared during the year,		6,173.14
10	Amount deposited, including interest credited, the past year,		93,032.84
11	Amount withdrawn during the year,		100,887.47
12	Decrease of deposits the past year,		7,854.63
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 3 and 4 per cent.; when paid, January and July.		
17	State tax during the past year,		251.95
18	Total office expenses the past year, including salaries,		2,533.50
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.

GREENWICH SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

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| 21 | Are all loans upon real estate secured by first mortgage ? . . . | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, | \$13,500.00 |
| 23 | Date of annual meeting for choice of officers, July 5th. | |

OFFICERS.—President, Robert M. Bruce; First Vice-President, John Dayton; Second Vice-President, John G. Reynolds; Treasurer, Mark Banks; Trustees, Solomon Mead, Lyman Mead, Thomas Ritch, Benjamin Wright, Denom Palmer, Elbert A. Selleck, Charles E. Wilson, Henry Webb, Atwood Slater, John Dorin, Willis H. Wilcox, George Rowland, Erwin Edwards, Charles E. Merritt.

GROTON SAVINGS BANK, MYSTIC.

A. H. SIMMONS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	\$390,276.00	Whole Amount of Deposits, \$722,092.17	
Town, City, and Corp. Bonds, .	127,000.00	Surplus Account, . . .	35,909.03
Railroad Bonds, . . .	160,000.00		
Bank Stocks in Connecticut, .	9,800.00		
Bank Stocks in other States, .	26,100.00		
Real Estate by Foreclosure, .	22,691.98		
Cash in Bank,	22,133.22		
Total Assets,	\$758,001.20	Total Liabilities, . . .	\$758,001.20

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Town of Groton, Conn., . . .	4s, 1908, . . .	\$	20,000.00	20,000.00	20,000.00	
City of Cincinnati,	7s, 1908, . . .		5,000.00	5,000.00	6,050.00	
" " " " " " " " " "	6s, 1909, . . .		15,000.00	15,000.00	17,700.00	
" St. Paul,	5s, 1915, . . .		5,000.00	5,000.00	5,450.00	
" Indianapolis,	5s, 1911, . . .		10,000.00	10,000.00	10,800.00	
" Newark,	7s, 1905, . . .		5,000.00	5,000.00	6,150.00	
" " " " " " " " " "	4s, 1922, . . .		10,000.00	10,000.00	10,000.00	
" Paterson,	5s, 1907, . . .		5,000.00	5,000.00	5,400.00	
" " " " " " " " " "	5s, 1914, . . .		10,000.00	10,000.00	11,000.00	
" Camden,	4½s, 1923, . . .		10,000.00	10,000.00	10,700.00	
" Omaha,	5s, 1912, . . .		15,000.00	15,000.00	16,500.00	
" Duluth,	6s, 1911, . . .		5,000.00	5,000.00	5,900.00	
" Aurora,	6s, 1903, . . .		5,000.00	5,000.00	5,550.00	
" Columbus, Ohio,	6s, Various, . .		7,000.00	7,000.00	7,210.00	
RAILROAD BONDS.						
Joliet & Northern Indiana, . .	7s, 1907, . . .		10,000.00	10,000.00	12,500.00	
Syracuse, Binghamton & New York, .	7s, 1907, . . .		10,000.00	10,000.00	13,000.00	
Morris & Essex,	7s, 1914, . . .		10,000.00	10,000.00	14,200.00	
Buffalo, New York & Erie, . . .	7s, 1916, . . .		10,000.00	10,000.00	13,000.00	
Sunbury, Hazleton & Wilkesbarre, .	5s, 1928, . . .		5,000.00	5,000.00	5,200.00	
Delaware & Bound Brook, . . .	7s, 1905, . . .		5,000.00	5,000.00	6,300.00	
Del. & Hudson Canal Co. (Penn. Div.), .	7s, 1917, . . .		25,000.00	25,000.00	35,000.00	
Cedar Rapids & Missouri River, .	7s, 1916, . . .		20,000.00	20,000.00	27,000.00	
Chicago & Northwestern:—						
Menominee Extension,	7s, 1911, . . .		5,000.00	5,000.00	6,650.00	
Des Moines & Minneapolis, . . .	7s, 1907, . . .		5,000.00	5,000.00	6,000.00	
Sinking Fund,	6s, 1929, . . .		5,000.00	5,000.00	5,800.00	
Milwaukee & Madison,	6s, 1905, . . .		5,000.00	5,000.00	5,600.00	
Northwestern Union,	7s, 1917, . . .		15,000.00	15,000.00	20,250.00	

GROTON SAVINGS BANK, MYSTIC. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago, Milwaukee & St. Paul: —			
Dubuque Division, 6s, 1920, \$	10,000.00	10,000.00	11,700.00
Southwestern Division, 6s, 1909,	5,000.00	5,000.00	5,700.00
Chicago & Lake Shore, 5s, 1921,	5,000.00	5,000.00	5,300.00
St. P., Minn. & Manitoba (Dakota Ex.), 6s, 1910,	10,000.00	10,000.00	11,800.00
BANK STOCKS.			
116 shares Mystic River National,	5,800.00	5,800.00	6,960.00
20 " Pawcatuck "	1,000.00	1,000.00	800.00
60 " Uncas "	3,000.00	3,000.00	3,000.00
20 " Corn Exchange, New York,	2,000.00	2,000.00	5,640.00
50 " Nassau, "	2,500.00	2,500.00	4,125.00
50 " Pacific, "	2,500.00	2,500.00	4,250.00
30 " Importers and Traders Nat'l, "	3,000.00	3,000.00	15,600.00
50 " Hanover " "	5,000.00	5,000.00	15,100.00
40 " Fourth " "	4,000.00	4,000.00	7,640.00
33 " Central " "	3,300.00	3,300.00	3,960.00
48 " Merchants Exchange, " "	2,400.00	2,400.00	2,640.00
14 " Mechanics, St. Louis,	1,400.00	1,400.00	3,430.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,547; total amount,	\$322,219.03
2	Number of depositors having \$1,000 and not over \$2,000,	125; total amount,	170,980.30
3	Number of depositors having over \$2,000 and not over \$10,000,	65; total amount,	228,892.84
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,737; total deposits,	\$722,092.17
6	Largest amount due a single depositor,		9,851.54
7	Number of accounts opened during the year, 132; number closed, 128.		
8	Amount of income received during the year,		41,663.60
9	Amount of dividends declared during the year,		27,480.66
10	Amount deposited, including interest credited, the past year,		106,407.42
11	Amount withdrawn during the year,		98,336.89
12	Increase of deposits the past year,		8,070.53
13	Amount carried to surplus or profit and loss during the year,		2,548.85
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend last year, 4 per cent.; when paid, April 1st and October 1st.		
17	State tax during the past year,		1,581.62
18	Total office expenses the past year, including salaries,		1,718.28
19	Net amount of income during the year from real estate owned,		103.28
20	What assets, if any, yielding no income during the year,		43,766.68

GROTON SAVINGS BANK, MYSTIC. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

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| 21 | Are all loans upon real estate secured by first mortgage? . . . | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, . . . | \$27,000.00 |
| 23 | Date of annual meeting for choice of officers, in July. | |

OFFICERS. — President, Henry B. Noyes; Treasurer, A. H. Simmons; Directors or Trustees, A. H. Simmons, John O. Fish, William E. Wheeler, John A. Rathbun, Benj. L. Holmes.

GUILFORD SAVINGS BANK.

H. W. SPENCER, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$87,317.22	Whole Amount of Deposits, . . .	\$168,936.42
Loans on Collateral Security, . . .	6,670.00	Surplus Account, . . .	4,900.00
Loans on Personal Sec'y only, . . .	2,820.00	Interest Account, . . .	2,395.17
Town, City, and Corp. Bonds, . . .	17,950.00	Profit and Loss Account, . . .	7.33
Town, City, and Borough		Rent Account, . . .	9.00
Notes and Orders, . . .	1,900.00		
School Dist. Notes and Orders, . . .	1,695.00		
Railroad Bonds, . . .	17,500.00		
Bank Stocks in Connecticut, . . .	27,320.00		
Real Estate by Foreclosure, . . .	470.00		
Tax Account, . . .	148.38		
Insurance Account, . . .	24.35		
Expense Account, . . .	184.90		
Premium Account, . . .	6,711.00		
Cash in Bank, . . .	2,806.37		
Cash on hand, . . .	2,730.70		
Total Assets, . . .	\$176,247.92	Total Liabilities, . . .	\$176,247.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BOROUGH NOTES AND ORDERS.			
Borough of Guilford, \$	1,900.00	1,900.00	1,900.00
SCHOOL DISTRICT NOTES.			
Union School District Notes, Guilford, Conn.,	1,695.00	1,695.00	1,695.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Denver, Col., 4s, 1904,	5,000.00	4,850.00	5,000.00
" Columbus, Ohio, 6s, 1901,	800.00	800.00	800.00
" " " " " " 6s, 1906,	800.00	800.00	800.00
" Duluth, Minn., Park, 4s, 1920,	4,000.00	4,000.00	4,000.00
" Cincinnati, Ohio, 7s, 1904,	3,000.00	3,000.00	3,000.00
" Dubuque, Iowa, 5s, 1899,	1,500.00	1,500.00	1,500.00
Sioux City, Iowa, 6s, 1912,	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
New York Central & Hudson River, 7s, 1903,	5,000.00	5,400.00	5,700.00
Baltimore & Cumberland Val., Ex., 6s, 1931,	4,000.00	5,000.00	5,000.00
Northwestern Union, 7s, 1917,	3,500.00	4,500.00	4,700.00
Saginaw & Western, 6s, 1913,	5,000.00	5,000.00	5,000.00

GUILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
48 shares First	National, Meriden, Conn., \$	4,800.00	5,400.00	5,500.00
10 " New Britain	" N. Britain, "	1,000.00	1,200.00	1,300.00
40 " First	" Norwich, "	4,000.00	4,100.00	4,200.00
25 " Second	" " "	2,500.00	2,500.00	2,500.00
68 " Yale	" N. Haven, "	6,800.00	7,400.00	7,600.00
32 " Merchants	" " "	1,600.00	1,531.00	1,600.00
332 " N. Haven Co.	" " "	3,320.00	4,100.00	4,316.00
33 " Second	" " "	3,300.00	5,400.00	5,610.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	880; total amount,	\$119,119.96
2	Number of depositors having \$1,000 and not over \$2,000,	29; total amount,	35,836.30
3	Number of depositors having over \$2,000 and not over \$10,000,	5; total amount,	13,980.16
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	914; total deposits,	\$168,936.42
6	Largest amount due a single depositor,		3,117.95
7	Number of accounts opened during the year, 145; number closed, 128.		
8	Amount of income received during the year,		9,263.86
9	Amount of dividends declared during the year,		6,270.58
10	Amount deposited, including interest credited, the past year,		49,702.23
11	Amount withdrawn during the year,		53,397.78
12	Decrease of deposits the past year,		3,695.55
13	Amount carried to surplus or profit and loss during the year,		1,300.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		625.00
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		296.76
18	Total office expenses the past year, including salaries,		759.56
19	Net amount of income during the year from real estate owned,		49.50
20	What assets, if any, yielding no income during the year,		5,060.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		4,500.00
23	Date of annual meeting for choice of officers, first Tuesday in October.		

OFFICERS.—President, E. H. Butler; Treasurer, H. W. Spencer; Directors or Trustees, Beverly Monroe, Rufus N. Leete, Christopher Spencer, Henry Hale, Capt. Charles Griswold, Calvin M. Leete, H. S. Wedmore, C. H. Post, George E. Elliot, Samuel G. Redfield, J. R. Dowd, John N. Chittenden, Charles Page, Martin C. Bishop, Edgar P. Rossiter, John R. Rossiter, John Bishop, E. Walter Leete, Walter Foote, Joseph E. Dudley, H. B. Wilcox, L. L. Hull, H. H. Mack, S. H. Chittenden.

HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$10,090.80	Whole Amount of Deposits, . . .	\$15,066.83
Loans on Collateral Security, . . .	2,322.03	Surplus Account, . . .	1,740.97
Loans on Personal Sec'y only, . . .	478.00	Interest Account, . . .	179.58
Bank Stocks in Connecticut, . . .	2,400.00		
Real Estate by Foreclosure, . . .	492.00		
Expense Account, . . .	22.02		
Cash in Bank, . . .	1,159.54		
Cash on hand, . . .	22.99		
Total Assets, . . .	\$16,987.38	Total Liabilities, . . .	\$16,987.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
20 shares Connecticut Trust & Safe Deposit Company, Hartford, \$	2,000.00	2,000.00	.....
4 " City Bank, "	400.00	400.00	.....

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	90; total amount,	\$6,890.69
2	Number of depositors having \$1,000 and not over \$2,000,	3; total amount,	4,603.82
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	3,572.32
4	Number of depositors having over \$10,000,	0; total amount,	
5	Total number of depositors,	94; total deposits,	\$15,066.83
6	Largest amount due a single depositor,		3,572.32
7	Number of accounts opened during the year, 5; number closed, 8.		
8	Amount of income received during the year,		841.82
9	Amount of dividends declared during the year,		650.81
10	Amount deposited, including interest credited, the past year,		1,732.13
11	Amount withdrawn during the year,		1,495.88
12	Increase of deposits the past year,		236.25
13	Amount carried to surplus during the year,		94.32
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		59.87
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July.		
17	State tax during the past year,		1.00
18	Total office expenses the past year, including salaries,		80.02

HIGGANUM SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned, .	\$8.00
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	950.00
23	Date of annual meeting for choice of officers, second Monday in August.	

OFFICERS.—President, George M. Clark; Treasurer, Clement S. Hubbard; Directors or Trustees, George M. Clark, Thomas J. Clark, Ashel P. Bailey, H. H. Brainard, Jonathan W. Clark, R. E. Thayer, C. S. Hubbard.

JEWETT CITY SAVINGS BANK.

CHAS. EDW. PRIOR, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$223,758.00	Whole Amt. of Deposits, . . .	\$773,336.32
Loans on Collateral Security, . . .	139,647.67	Surplus Account, . . .	40,000.00
Loans on Personal Sec'y only, . . .	35,106.59	Profit and Loss Account, . . .	8,324.14
Town, City, and Borough Bonds, . . .	189,500.00		
Town Orders, . . .	12,350.00		
Railroad Bonds, . . .	120,000.00		
Bank Stocks in Connecticut, . . .	63,900.00		
Bank Stock in other States, . . .	5,000.00		
Real Estate by Foreclosure, . . .	979.80		
Banking House, . . .	7,000.00		
Cash in Bank, . . .	4,292.36		
Cash on hand, . . .	20,126.04		
Total Assets, . . .	\$821,660.46	Total Liabilities, . . .	\$821,660.46

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Town of Lisbon, \$	8,300.00	8,300.00	8,300.00
" Griswold,	4,050.00	4,050.00	4,050.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Groton, Conn., 4s, 1905-1911,	20,000.00	20,000.00	20,000.00
" Norwalk, " 4s, 1921, .	10,000.00	10,000.00	10,000.00
" Preston, " 6s, 1900, .	5,500.00	5,500.00	6,050.00
" Plainville, " 4s, 1900, .	5,000.00	5,000.00	5,000.00
" Middletown, " 4s, 1910, .	5,000.00	5,000.00	5,000.00
Borough of Norwalk, " 4s, 1926, .	10,000.00	10,000.00	10,000.00
" Danbury, " 4s, 1909, .	5,000.00	5,000.00	5,000.00
City of Norwich, Conn., 5s, 1908, .	15,000.00	15,000.00	16,500.00
" Cincinnati, Ohio, 6s, 1906, .	26,000.00	26,000.00	29,900.00
" " " 7 ³ / ₁₀ s, 1902-1906, .	13,000.00	13,000.00	15,600.00
" Kansas City, Mo., 4s, 1910, .	10,000.00	10,000.00	10,000.00
" Terre Haute, Ind., 4 ¹ / ₂ s, 1907, .	10,000.00	10,000.00	10,300.00
" Paterson, N. J., 4s, 1910, .	10,000.00	10,000.00	10,000.00
" Denver, Col., 4s, 1908, .	10,000.00	10,000.00	10,000.00
" Superior, Wis., 6s, 1897, .	10,000.00	10,000.00	10,000.00
" Tacoma, Wash., 5s, 1913, .	10,000.00	10,000.00	10,300.00
" Minneapolis, Minn., 4s, 1919, .	10,000.00	10,000.00	10,000.00
" Duluth, " 4s, 1920, .	5,000.00	5,000.00	5,000.00

JEWETT CITY SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTIONS.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York Central & Hudson River, 7s, 1903, \$	20,000.00	20,000.00	24,400.00
Staten Island, 4½s, 1943,	20,000.00	20,000.00	20,400.00
Mineral Range, 5s, 1931,	19,000.00	19,000.00	19,000.00
Joliet & Northern Indiana, 7s, 1907,	15,000.00	15,000.00	18,750.00
Greene, 7s, 1902,	15,000.00	15,000.00	18,000.00
Shamokin Valley & Pottsville, 7s, 1901,	15,000.00	15,000.00	17,400.00
Oswego & Rome, 7s, 1915,	7,000.00	7,000.00	8,750.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,500.00
South Minn. Div., C., M. & St. P., 6s, 1910,	3,000.00	3,000.00	3,450.00
Norwich & Worcester, 6s, 1897,	1,000.00	1,000.00	1,040.00
BANK STOCKS.			
250 shares Thames National, Norwich, Conn.,	25,000.00	30,000.00	37,500.00
114 " Second " " "	11,400.00	11,400.00	11,400.00
150 " Uncas " " "	7,500.00	7,500.00	7,500.00
140 " Nat. Bk. of Com., N. London, "	14,000.00	14,000.00	16,800.00
10 " First National, Killingly, "	1,000.00	1,000.00	1,000.00
50 " Central " New York,	5,000.00	5,000.00	6,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,490; total amount,	\$304,025.57
2	Number of depositors having \$1,000 and not over \$2,000,	137; total amount,	180,129.59
3	Number of depositors having over \$2,000 and not over \$10,000,	73; total amount,	234,332.36
4	Number of depositors having over \$10,000,	4; total amount,	54,848.80
5	Total number of depositors,	1,704; total deposits,	\$773,336.32
6	Largest amount due a single depositor,		17,581.66
7	Number of accounts opened during the year, 262; number closed,	247.	
8	Amount of income received during the year,		41,052.79
9	Amount of dividends declared during the year,		28,609.75
10	Amount deposited, including interest credited, the past year,		168,907.03
11	Amount withdrawn during the year,		124,864.27
12	Increase of deposits the past year,		44,042.76
13	Amount carried to surplus or profit and loss during the year,		5,537.31
14	Amount of paper past due,		10,000.00
15	Amount of paper charged off the past year,		4,000.00
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		1,652.15
18	Total office expenses the past year, including salaries,		2,858.42
19	Net amount of income during the year from real estate owned,		190.00
20	What assets, if any, yielding no income during the year (Bank Stocks),		18,900.00

JEWETT CITY SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- | | | |
|----|---|-------------|
| 21 | Are all loans upon real estate secured by first mortgage ? . . . | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, . . . | \$55,000.00 |
| 23 | Date of annual meeting for choice of officers, second Wednesday in July. | |

OFFICERS. — President, Hezekiah L. Reade; Treasurer, Chas. Edw. Prior; Directors or Trustees, Francis S. Young, Albert G. Brewster, Joseph E. Leonard, Israel Mathewson, Daniel M. Browne, Stephen Tiffany, Elias H. Chapman, Chas. Edw. Prior, Edward M. Anthony, James E. Fuller, William Soule, Edward F. Burleson.

LITCHFIELD SAVINGS SOCIETY.

GEO. H. TROWBRIDGE, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$320,836.44	Whole Amt. of Deposits, . . .	\$1,071,867.53
Loans on Collateral Security, . . .	80,000.00	Surplus Account, . . .	32,000.00
Loans on Personal Sec'y only, . . .	25,000.00	Interest Account, . . .	34,492.89
Town, City, and Corpora-		Profit and Loss Account, . . .	159.75
tion Bonds, . . .	320,560.00		
Railroad Bonds, . . .	250,862.50		
Bank Stocks in Connecticut, . . .	86,480.24		
Bank Stocks in other States, . . .	19,631.48		
Real Estate by Foreclosure, . . .	15,675.20		
Tax Account, . . .	228.40		
Expense Account, . . .	451.95		
Cash in Bank, . . .	18,793.96		
Total Assets, . . .	\$1,138,520.17	Total Liabilities, . . .	\$1,138,520.17

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Litchfield, Conn., 5s and 6s, 1888 up, \$	76,000.00	76,000.00	76,000.00
“ Roxbury, “ 6s, 1888 “	6,100.00	6,100.00	6,100.00
“ Morris, “ 5s and 6s, 1888 “	7,600.00	7,600.00	7,600.00
“ Thomaston, “ 4s, 1904,	20,000.00	20,000.00	20,000.00
Borough of Danbury, “ 4½s,	15,000.00	15,000.00	15,000.00
City of Minneapolis, Minn., 4s, 1920,	52,000.00	52,000.00	52,000.00
“ St. Paul, “ 4½s, 1917,	10,000.00	10,000.00	10,000.00
“ Duluth, “ 4s, 1921,	8,000.00	7,360.00	8,000.00
“ Providence, R. I., 5s, 1901-6,	9,000.00	9,000.00	9,000.00
“ Cincinnati, Ohio, 6s, 1906,	20,000.00	20,000.00	20,000.00
“ Toledo, “ 4½s, 1913,	5,000.00	5,000.00	5,000.00
“ Columbus, “ 6s, 1895-6,	2,500.00	2,500.00	2,500.00
“ Wichita, Kan., 6s, 1895-6,	10,000.00	10,000.00	10,000.00
“ Topeka, “ 5s, 1910,	25,000.00	25,000.00	25,000.00
“ Chicago, Ill., 4s, 1925,	35,000.00	35,000.00	35,000.00
“ New York, N. Y., 6s,	10,000.00	10,000.00	10,000.00
County of New York, N. Y., 6s,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
New York & Harlem, 1st mortgage, 7s, 1900,	9,000.00	9,000.00	10,000.00
N. Y. Cent. & Hud. Riv., 1st mort., 7s, 1903,	20,000.00	20,000.00	22,000.00
Northwestern Union, 1st mortgage, 7s, 1917,	25,000.00	30,000.00	30,000.00
Chicago & Tomah, “ “ 6s, 1905,	15,000.00	15,000.00	15,000.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, 5s, 1910,	20,000.00	19,800.00	19,000.00

LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Chicago, Milwaukee & St. Paul:—						
La Crosse Division,	5s,	1919,	\$	19,000.00	19,000.00	19,000.00
Southwestern “	6s,	1909,		35,000.00	40,000.00	40,000.00
Dubuque “	6s,	1921,		25,000.00	28,000.00	28,500.00
Illinois Central:—						
Springfield Division,	6s,	1898,		20,000.00	20,000.00	20,500.00
Chicago & Northwestern:—						
Ottumwa & Cedar Falls,	5s,	1909,		10,000.00	10,000.00	10,000.00
New York, Providence & Boston,	4s,	1942,		13,000.00	13,000.00	13,000.00
Terre Haute & Indianapolis,	5s,			10,000.00	11,400.00	11,000.00
Pitts., McKeesport & Youghiogheny,	4s,			4,000.00	5,200.00	5,000.00
Central Ohio,	4½s,	1890,		10,000.00	10,462.50	10,000.00
BANK STOCKS.						
110 shares	Waterbury National, Waterbury, Ct.,			5,500.00	5,850.00	10,000.00
120 “	Citizens “ “ “			12,000.00	12,070.00	15,000.00
10 “	Birmingham “ Birmingham, “			1,000.00	1,000.00	1,250.00
112 “	Phoenix “ Hartford, “			11,200.00	12,659.50	13,000.00
100 “	Hartford “ “ “			10,000.00	15,100.25	15,000.00
42 “	Farm. & Mech. “ “ “			4,200.00	4,998.99	5,000.00
21 “	State Bank, “ “			2,100.00	2,394.00	2,100.00
25 “	National Exchange, “ “			1,250.00	1,918.00	1,800.00
21 “	American National, “ “			1,050.00	1,460.00	1,450.00
50 “	First “ “ “			5,000.00	5,660.00	5,000.00
25 “	Charter Oak “ “ “			2,500.00	2,746.00	2,500.00
50 “	Mercantile “ “ “			5,000.00	5,000.00	3,500.00
75 “	First “ Litchfield, “			7,500.00	8,991.50	9,000.00
10 “	Yale “ New Haven, “			1,000.00	1,030.00	1,050.00
15 “	National Tradesman, “ “			1,500.00	2,130.00	2,000.00
31 “	City Bank, “ “			3,100.00	3,472.00	3,200.00
30 “	National Park, New York,			3,000.00	3,222.50	6,000.00
20 “	American Exch. National, “			2,000.00	2,132.50	3,000.00
10 “	St. Nicholas, “			1,000.00	1,000.00	1,200.00
20 “	Importers & Traders Nat., “			2,000.00	2,127.50	10,000.00
60 “	Mechanics “ “			1,500.00	1,591.23	2,000.00
25 “	Continental “ “			2,500.00	2,505.00	3,000.00
16 “	Fourth “ “			1,600.00	1,685.25	3,200.00
22 “	Nat. Bank of the Republic, “			2,200.00	2,200.00	3,500.00
10 “	National Bank of Commerce, “			1,000.00	1,022.50	1,500.00
15 “	Bank of America, “			1,500.00	2,145.00	2,500.00

LITCHFIELD SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,274; total amount,	\$583,142.37
2	Number of depositors having \$1,000 and not over \$2,000, . . .	201; total amount,	240,397.20
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	61; total amount,	248,327.96
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	2,536; total deposits,	\$1,071,867.53
6	Largest amount due a single depositor, . . .		9,345.50
7	Number of accounts opened during the year, 183; number closed, 178.		
8	Amount of income received during the year, . . .		58,731.32
9	Amount of dividends declared during the year, . . .		46,019.55
10	Amount deposited, including interest credited, the past year, . . .		171,186.17
11	Amount withdrawn during the year, . . .		147,862.22
12	Increase of deposits the past year, . . .		23,323.95
13	Amount carried to surplus or profit and loss during the year, . . .		1,000.00
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. January, 2 per cent. July.		
17	State tax during the past year, . . .		2,232.43
18	Total office expenses the past year, including salaries, . . .		1,897.41
19	Net amount of income during the year from real estate owned, . . .		159.75
20	What assets, if any, yielding no income during the year, . . .		9,156.00
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		29,000.00
23	Date of annual meeting for choice of officers, last Saturday in June.		

OFFICERS. — President, George M. Woodruff; Treasurer, George H. Trowbridge; Directors or Trustees, George M. Woodruff, Jesse L. Judd, Frederick D. McNeil, Almon E. Fuller, John T. Hubbard, George Kenney, William T. Marsh.

MARINERS SAVINGS BANK, NEW LONDON.

JOHN E. DARROW, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$579,049.00	Whole Amt. of Deposits, \$1,894,822.85	
Loans on Collateral Security, . . .	65,300.00	Surplus Account, . . .	57,500.00
Loans on Personal Security only, . . .	24,100.00	Interest Account, . . .	9,146.68
Town, City, and Corp. Bonds, . . .	758,602.50	Profit and Loss Account, . . .	40,348.85
Railroad Bonds, . . .	371,202.00	Premium Extinguishment, . . .	4,000.00
Bank Stocks in Connecticut, . . .	95,862.50	Rent and Maintenance, . . .	1,163.86
Bank Stocks in other States, . . .	3,876.13	Special Sewer Deposit, . . .	500.00
Real Estate by Foreclosure, . . .	24,630.29		
Tax Account, . . .	127.53		
Expense Account, . . .	372.99		
Cash in Bank, . . .	83,893.59		
Cash on hand, . . .	465.71		
Total Assets, . . .	\$2,007,482.24	Total Liabilities, . . .	\$2,007,482.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of New London, Conn., 7s, Various, . \$	70,000.00	71,667.00	80,000.00
" Cleveland, Ohio, 6s, 1896, .	5,000.00	5,320.00	5,175.00
" " " 6s, 1898, .	25,000.00	26,708.00	27,000.00
" Cincinnati, " 6s, 1909, .	20,000.00	20,995.00	23,000.00
" Columbus, " 6s, Call, .	155,500.00	155,500.00	160,000.00
" " " 4½s, 1921, .	50,000.00	52,685.00	53,000.00
" " " 4s, 1910, .	50,000.00	50,000.00	50,000.00
" Dubuque, Iowa, 5s, ½ ann'y, .	20,000.00	20,000.00	22,000.00
" Milwaukee, Wis., 7s, 1902, .	5,000.00	5,865.00	5,725.00
" Davenport, Iowa, 6s, ½ ann'y, .	14,000.00	14,000.00	15,000.00
" Toledo, Ohio, 4½s, 1903, .	50,000.00	51,500.00	51,500.00
" Omaha, Neb., 5s, 1909, .	25,000.00	27,000.00	27,000.00
" Hamilton, Ohio, 5s, 1909-1913, .	25,000.00	27,187.50	28,000.00
" Tacoma, Wash., 5s, 1913, .	50,000.00	50,000.00	53,000.00
Town of Waterford, Conn., 4s, 1907, .	30,000.00	30,175.00	30,000.00
Borough of Norwalk, " 4s, 1896-1926, .	100,000.00	100,000.00	102,000.00
" Danbury, " 4s, 3,000 semi-an. .	50,000.00	50,000.00	51,000.00
RAILROAD BONDS.			
New York, Providence & Boston, 4s, 1942, .	25,000.00	25,500.00	25,500.00
" Central & Hudson Riv., 7s, 1903, .	30,000.00	35,458.00	36,750.00
Chicago, Rock Island & Pacific, 6s, 1917, .	20,000.00	24,100.00	25,800.00
Pittsburgh, Fort Wayne & Chicago, 7s, 1912, .	10,000.00	12,628.00	13,650.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Illinois Central (Springfield Division), 6s, 1898, \$	25,000.00	26,428.00	26,500.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pacific, Western Div., 5s, 1921,	20,000.00	20,000.00	22,200.00
Lacrosse & Davenport Div., 5s, 1919,	20,000.00	19,300.00	21,000.00
Mineral Point Division, 5s, 1910,	45,000.00	45,000.00	47,500.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,194.00	6,750.00
Delaware & Bound Brook, 7s, 1905,	25,000.00	29,829.00	30,500.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	25,000.00	29,670.00	33,000.00
Escanaba & Lake Superior, 6s, 1901,	35,000.00	38,119.00	38,000.00
Northwestern Union, 7s, 1917,	15,000.00	19,230.00	21,000.00
Saginaw & Western, 6s, 1913,	25,000.00	29,328.00	28,000.00
Sharon Railway, 4½s, 1919,	10,000.00	10,418.00	10,500.00
BANK STOCKS.			
80 shares First National, Norwich, Conn., .	8,000.00	8,000.00	8,000.00
200 " Thames " " " .	20,000.00	28,400.00	28,400.00
100 " Uncas " " " .	5,000.00	5,075.00	5,100.00
200 " Union Bank, New London, .	20,000.00	20,937.50	20,000.00
200 " Nat. Bank of Commerce, " .	20,000.00	21,450.00	23,000.00
400 " National Whaling, " .	10,000.00	12,000.00	16,000.00
100 " Metrop'tan Nat., N. Y. (in liquidation),	10,000.00	3,876.13	Unknown

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,993; total amount,	\$617,395.77
2	Number of depositors having \$1,000 and not over \$2,000, .	386; total amount,	516,019.83
3	Number of depositors having over \$2,000 and not over \$10,000, .	229; total amount,	761,407.25
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, .	3,608; total deposits,	\$1,894,822.85
6	Largest amount due a single depositor, .		9,914.38
7	Number of accounts opened during the year, 473; number closed, 385.		
8	Amount of income during the year,		90,908.04
9	Amount of dividends declared during the year,		69,513.55
10	Amount deposited, including interest credited, the past year, .		313,914.15
11	Amount withdrawn during the year,		238,654.77
12	Increase of deposits the past year,		75,259.38
13	Amount carried to surplus or profit and loss during the year, .		10,860.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 and 3 per cent.; when paid, March and September; 4 per cent. on \$3,000 and under; 3 per cent. on excess of \$3,000.		

MARINERS SAVINGS BANK, NEW LONDON. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

17	State tax during the past year,	\$5,541.32
18	Total office expenses the past year, including salaries,	4,884.15
19	Net amount of income during the year from real estate owned, . .	155.14
20	What assets, if any, yielding no income during the year,	40,928.74
21	Are all the loans upon real estate secured by first mortgage ? . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	35,000.00
23	Date of annual meeting for choice of officers, last Wednesday in July.	

OFFICERS.— President, Daniel D. Latham; Treasurer, John E. Darrow; Directors or Trustees, Wm. H. Allen, E. P. Beckwith, C. D. Boss, Jr., Charles W. Butler, E. V. Daboll, A. R. Darrow, J. E. Darrow, W. Fitzmaurice, Thomas W. Gardner, Hiram D. Harris, John Hopson, Jr., James P. Johnston, H. C. Lanphere, Daniel D. Latham, Daniel Latham, Thomas A. Miner, M. R. Moran, Thomas F. Morgan, Richard C. Morris, F. S. Newcomb, Daniel Newman, John C. Nichols, F. H. Parmelee, W. L. Peckham, George E. Starr, Chas. W. Strickland, George C. Strong, Benjamin R. Tate, Edward H. Wheeler, George C. Williams.

MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,259,420.00	Whole Amt. of Deposits, \$3,194,302.44
Loans on Collateral Security, 309,995.00	Surplus Account, . . . 81,565.58
Loans on Personal Sec'y only, 5,350.00	Interest Account, . . . 66,472.19
Town, City, and Corp. Bonds, 556,434.48	Profit and Loss Account, 12,909.14
Town, City, and Borough Notes and Orders, . . . 44,500.00	
Railroad Bonds, . . . 703,300.00	
Railroad Stocks, . . . 20,000.00	
Bank Stocks in Connecticut, 136,800.00	
Bank Stock in other States, 7,500.00	
Real Estate by Foreclosure, 193,684.92	
Expense Account, . . . 5,978.95	
Cash in Banks, . . . 105,572.69	
Cash on hand, . . . 6,713.31	
Total Assets, . . . \$3,355,249.35	Total Liabilities, . . \$3,355,249.35

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Bolton, Conn., \$	10,000.00	10,000.00	10,000.00
Bristol, "	10,000.00	10,000.00	10,000.00
Willimantic, "	24,500.00	24,500.00	24,500.00
RAILROAD STOCKS.			
200 shares Chic., Milwaukee & St. Paul, p'd,	20,000.00	20,000.00	24,600.00
TOWN, CITY, AND CORPORATION BONDS.			
Bloomfield, Conn., 4s, 1900, . . .	32,000.00	32,000.00	32,000.00
" " 4½s, 1905, . . .	29,000.00	29,000.00	29,000.00
Middlefield, " 3½s, 1909, . . .	20,000.00	20,000.00	20,000.00
Chicago, Ill., 7s, 1896, . . .	5,000.00	5,000.00	5,250.00
Cincinnati, Ohio, 5s, 1895-1898, . .	16,184.48	16,184.48	16,346.32
" " 7s, 1897, . . .	2,000.00	2,000.00	2,150.00
" " 7½s, 1902, . . .	25,000.00	25,000.00	30,250.00
Columbus, " 6s, 1896, . . .	4,000.00	4,000.00	4,080.00
" " 6s, 1906, . . .	10,000.00	10,000.00	10,900.00
" " 6s, 1907, . . .	21,500.00	21,500.00	23,435.00
" " 6s, 1911, . . .	29,000.00	29,000.00	32,190.00
Denver (So. Den.), Colo., 6s, 1904, . .	25,000.00	25,000.00	28,000.00
Grand Island, Neb., 6s, 1909, . . .	35,000.00	35,000.00	36,750.00
Hartford, Conn., 6s, 1897, . . .	2,000.00	2,000.00	2,080.00

MECHANICS SAVINGS BANK, HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTIONS.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
Kansas City, Mo.,	8s,	1895,	.	\$ 22,000.00	22,000.00	22,660.00
" " "	8s,	1896,	.	1,000.00	1,000.00	1,070.00
Minneapolis, Minn.,	4s,	1917,	.	50,000.00	50,000.00	50,000.00
Omaha, Neb.,	5s,	1912,	.	25,000.00	25,000.00	27,250.00
Paterson, N. J.,	5s,	1895,	.	10,000.00	10,000.00	10,037.50
" " "	5s,	1896,	.	10,000.00	10,000.00	10,100.00
Portland, Me.,	6s,	1895,	.	2,000.00	2,000.00	2,010.00
Portland (Albina), Ore.,	6s,	1921,	.	25,000.00	28,750.00	30,750.00
St. Louis, Mo.,	6s,	1895,	.	27,000.00	27,000.00	27,270.00
" " "	6s,	1896,	.	5,000.00	5,000.00	5,075.00
Springfield, Ohio,	6s,	1894-1901,	.	22,000.00	22,000.00	22,880.00
Terre Haute, Ind.,	4½s,	1895,	.	10,000.00	10,000.00	10,000.00
Trenton, N. J.,	5s,	1895,	.	63,000.00	63,000.00	63,315.00
Toledo, Ohio,	4½s,	1903,	.	25,000.00	25,000.00	25,750.00
RAILROAD BONDS.						
Atc'son, Topeka & Santa Fe, 1st m.,	4s,	1989,		16,500.00	12,375.00	11,880.00
" " " 2d "	4s,	1989,		7,500.00	1,875.00	1,725.00
Buffalo, New York & Erie,	7s,	1916,		20,000.00	25,300.00	26,000.00
Central Ohio,	4½s,	1930,		25,000.00	25,000.00	26,000.00
Chartiere,	7s,	1901,		5,000.00	5,000.00	5,700.00
Erie & Pittsburgh,	7s,	1898,		10,000.00	10,000.00	10,900.00
Lawrence,	7s,	1895,		10,000.00	10,000.00	10,100.00
Sunbury & Lewistown,	7s,	1896,		40,000.00	40,000.00	40,800.00
Chicago, Milwaukee & St. Paul : —						
Dubuque Division,	6s,	1920,		25,000.00	28,750.00	29,250.00
Lake Superior Division,	5s,	1921,		20,000.00	20,000.00	21,200.00
Chicago & Northwestern : —						
Madison Extension,	7s,	1911,		20,000.00	25,000.00	26,600.00
Menominee,	7s,	1911,		10,000.00	12,500.00	13,300.00
Cedar Rapids & Mo. River,	7s,	1916,		25,000.00	32,500.00	33,750.00
Des Moines & Minneapolis,	7s,	1907,		25,000.00	30,000.00	30,250.00
Escanaba & Lake Superior,	6s,	1901,		20,000.00	20,000.00	22,800.00
Iowa Midland,	8s,	1900,		25,000.00	25,000.00	30,500.00
Maple River,	7s,	1897,		15,000.00	15,000.00	16,050.00
Milwaukee & Madison,	6s,	1905,		4,000.00	4,000.00	4,520.00
Northwestern Union,	7s,	1917,		30,000.00	39,000.00	40,500.00
Ottumwa, Cedar Falls & St. Pl.,	5s,	1909,		5,000.00	5,000.00	5,300.00
Delaware & Hudson Canal,	7s,	1917,		25,000.00	32,500.00	35,500.00
Rensselaer & Saratoga,	7s,	1921,		10,000.00	13,500.00	14,300.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	23,000.00	25,200.00
Fonda, Johnstown & Gloversville,	7s,	1900,		25,000.00	25,000.00	28,250.00
Illinois Central,	6s,	1898,		52,000.00	52,000.00	54,600.00
Joliet & Northern Indiana,	7s,	1907,		25,000.00	30,000.00	31,750.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	11,500.00	12,200.00
Pittsburgh, McKeesport & Yough'ny,	6s,	1932,		25,000.00	30,500.00	31,000.00
Morris & Essex,	7s,	1914,		15,000.00	19,500.00	21,300.00
New York & Long Branch,	5s,	1931,		15,000.00	15,000.00	16,950.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	52,500.00	52,500.00
Western of Minnesota,	7s,	1907,		10,000.00	12,000.00	12,000.00

MECHANICS SAVINGS BANK, HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTIONS.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
150 shares	Ætna	National, Hartford,	\$	15,000.00	15,000.00	19,800.00
400 "	American	"	"	20,000.00	20,000.00	24,000.00
60 "	Charter Oak,	"	"	6,000.00	6,000.00	5,400.00
8 "	Farmers & Mech's	"	"	800.00	800.00	880.00
300 "	First	"	"	30,000.00	30,000.00	32,700.00
100 "	Mercantile	"	"	10,000.00	10,000.00	7,500.00
120 "	City,	"	"	12,000.00	12,000.00	12,000.00
100 "	Hartford Trust Co.,	"	"	10,000.00	10,000.00	13,500.00
80 "	First	National, Norwich,	.	8,000.00	8,000.00	8,000.00
25 "	First	"	Suffield,	2,500.00	2,500.00	3,750.00
25 "	Second	"	New Haven,	2,500.00	2,500.00	4,125.00
100 "	Deep River	"	Deep River,	10,000.00	10,000.00	11,500.00
100 "	Home	"	Meriden,	10,000.00	10,000.00	12,300.00
200 "	Mechanics	"	New York,	5,000.00	5,000.00	8,900.00
50 "	Nassau	"	"	2,500.00	2,500.00	4,125.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,441; total amount,	\$1,262,438.69
2	Number of depositors having \$1,000 and not over \$2,000,	731; total amount,	950,547.46
3	Number of depositors having over \$2,000 and not over \$10,000,	307; total amount,	981,316.29
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	7,479; total deposits,	\$3,194,302.44
6	Largest amount due a single depositor,		9,800.00
7	Number of accounts during the year, 1,057; number closed, 834.		
8	Amount of income received during the year,		168,246.36
9	Amount of dividends declared during the year,		119,257.74
10	Amount deposited, including interest credited, the past year,		931,259.55
11	Amount withdrawn during the year,		818,711.57
12	Increase of deposits the past year,		112,547.98
13	Amount carried to surplus or profit and loss during the year,		7,542.99
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		6,885.14
18	Total office expenses the past year, including salaries,		9,257.92
19	Net amount of income during the year from real estate owned,		4,915.58
20	What assets, if any, yielding no income during the year,		32,730.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		50,000.00
23	Date of annual meeting for choice of officers, in July.		

MECHANICS SAVINGS BANK, HARTFORD. — CONTINUED.

OFFICERS. — President, Daniel Phillips; Treasurer, Ward W. Jacobs; Directors or Trustees, Daniel Phillips, Edward W. Parsons, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, Edward M. Bunce, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, George Pope, Edwin P. Taylor, James U. Taintor, William H. King.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$510,307.00	Whole Amount of Deposits, \$942,492.77	
Loans on Collateral Security, . . .	47,726.50	Surplus Account, . . .	18,500.00
Loans on Personal Sec'y only, . . .	113,969.97	Interest Account, . . .	17,553.57
Town, City, and Corp. Bonds, . . .	43,000.00	Profit and Loss Account, . . .	26.01
Town, City, and Borough Notes and Orders, . . .	35,700.00		
School Dist. Notes and Orders, . . .	2,075.00		
Railroad Bonds, . . .	80,000.00		
Bank Stocks in Connecticut, . . .	86,925.00		
Bank Stocks in other States, . . .	600.00		
Real Estate by Foreclosure, . . .	3,000.00		
Tax Account, . . .	1,096.76		
Expense Account, . . .	600.50		
Premium Account, . . .	34,176.00		
Cash in Bank, . . .	15,623.29		
Cash on hand, . . .	3,772.33		
Total Assets, . . .	\$978,572.35	Total Liabilities, . . .	\$978,572.35

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Barkhamsted, \$	23,700.00	23,700.00	23,700.00
“ Winchester,	9,000.00	9,000.00	9,000.00
Borough of Winsted,	3,000.00	3,000.00	3,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First, Winchester,	2,075.00	2,075.00	2,075.00
TOWN, CITY, AND CORPORATION BONDS.			
South Norwalk, 4s, 1900, . . .	9,000.00	9,000.00	9,000.00
“ 4s, 1910, . . .	9,000.00	9,000.00	9,000.00
Winsted, 4s, 1895, . . .	10,000.00	10,000.00	10,000.00
Denver, 4s, 1904, . . .	5,000.00	5,000.00	5,000.00
Duluth, 4s, 1921, . . .	5,000.00	5,000.00	5,000.00
Columbus, optional, 6s, . . .	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul:—			
La Crosse & Davenport, 5s, 1919, . . .	5,000.00	5,000.00	5,100.00
Dubuque, 5s, 1920, . . .	5,000.00	5,000.00	5,750.00
Chicago & Northwestern:—			
Northwestern Union, 7s, 1917, . . .	8,000.00	8,000.00	10,800.00

MECHANICS SAVINGS BANK, WINSTED. — CONTINUED.

INVESTMENTS. — CONTINUED

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Chicago & Northwestern, continued:—						
Menominee Extension,	7s,	1911,	\$	5,000.00	5,000.00	6,500.00
Iowa Division,	4½s,	1902,		14,000.00	14,000.00	14,200.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		8,000.00	8,000.00	8,640.00
New York Central & Hudson River,	7s,	1903,		10,000.00	10,000.00	12,500.00
Buffalo, New York & Erie,	7s,	1916,		4,000.00	4,000.00	5,200.00
New York, Lackawanna & Western,	6s,	1921,		5,000.00	5,000.00	6,250.00
West Jersey,	7s,	1899,		5,000.00	5,000.00	6,000.00
Bald Eagle Valley,	6s,	1910,		1,000.00	1,000.00	1,125.00
Housatonic,	5s,	1937,		10,000.00	10,000.00	11,500.00
BANK STOCKS.						
132 shares First National,		Winsted,		13,200.00	13,200.00	14,520.00
125 " Hurlbut " West "				12,500.00	12,500.00	20,000.00
25 " Hartford " Hartford,				2,500.00	2,500.00	3,750.00
22 " Phoenix " "				2,200.00	2,200.00	2,500.00
50 " Mercantile " "				5,000.00	5,000.00	3,750.00
14 " American " "				700.00	700.00	800.00
30 " Conn. Trust and Safe D. Co., "				3,000.00	3,000.00	5,000.00
15 " Hartford Trust Co., "				1,500.00	1,500.00	2,000.00
37 " Second National, New Haven,				3,700.00	3,700.00	6,200.00
20 " Trademens " "				2,000.00	2,000.00	2,750.00
10 " Yale " "				1,000.00	1,000.00	1,150.00
100 " Merchants " "				5,000.00	5,000.00	5,000.00
84 " First " Bridgeport,				8,400.00	8,400.00	14,500.00
22 " City " "				2,200.00	2,200.00	3,300.00
35 " Birmingham " Birmingham,				3,500.00	3,500.00	6,125.00
20 " Waterbury " Waterbury,				1,000.00	1,000.00	2,000.00
100 " Fourth " "				10,000.00	10,000.00	12,500.00
10 " Danbury, " Danbury,				1,000.00	1,000.00	1,300.00
30 " Pahquoque " "				3,000.00	3,000.00	3,900.00
15 " Central " Middletown,				1,125.00	1,125.00	1,710.00
29 " Home " Meriden,				2,900.00	2,900.00	3,770.00
15 " New Britain " New Britain,				1,500.00	1,500.00	2,310.00
6 " Commerce " New York,				600.00	600.00	1,050.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,955; total amount,	\$403,477.81
2	Number of depositors having \$1,000 and not over \$2,000,	205; total amount,	273,994.92
3	Number of depositors having over \$2,000 and not over \$10,000,	88; total amount,	265,020.04
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,248; total deposits,	\$942,492.77
6	Largest amount due a single depositor,		6,894.82

MECHANICS SAVINGS BANK, WINSTED. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

7	Number of accounts opened during the year, 271; number closed, 216.	
8	Amount of income received during the year,	\$47,602.25
9	Amount of dividends declared during the year,	36,457.29
10	Amount deposited, including interest credited, the past year,	195,118.93
11	Amount withdrawn during the year,	175,802.30
12	Increase of deposits the past year,	19,311.63
13	Amount carried to surplus or profit and loss during the year,	1,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	2,193.53
18	Total office expenses the past year, including salaries,	2,240.13
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	30,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.	

OFFICERS. — President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees, Charles B. Hallett, Harvey L. Roberts, Joseph H. Norton, Warham H. Williams, Luman C. Colt, Charles S. Jopp, Lorenzo M. Blake.

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1891.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$667,958.00	Whole Amt. of Deposits, . .	\$1,341,337.01
Loans on Collateral Security, . .	33,550.00	Surplus Account, . . .	25,569.09
Loans on Personal Sec'y only, . .	325.00	Interest Account, . . .	25,112.09
Town, City, and Corp. Bonds, . .	295,150.00	Bills Payable, . . .	30,000.00
Railroad Bonds, . . .	281,072.00		
Bank Stocks in Connecticut, . .	102,436.00		
Real Estate by Foreclosure, . .	9,800.00		
Safe and Furniture Account, . .	1,440.00		
Cash in Bank, . . .	20,837.75		
Cash on hand, . . .	9,449.44		
Total Assets, . . .	\$1,422,018.19	Total Liabilities, . . .	\$1,422,018.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Columbus, 6s, 1896-1905, \$	35,500.00	35,500.00	37,275.00
Trenton, 6s, 1899,	1,000.00	1,000.00	1,050.00
Omaha, 6s, 1895-1899,	6,000.00	6,400.00	6,500.00
" 5s, 1899-1902,	10,000.00	10,000.00	10,200.00
Sioux City, 4½s, 1916-1918,	30,000.00	31,500.00	32,000.00
Denver, 6s,	5,000.00	5,000.00	5,100.00
" 5s, 1906,	10,000.00	10,500.00	10,500.00
" 4s, 1904,	10,000.00	9,700.00	10,000.00
Louisville, 5s, 1911,	10,000.00	10,900.00	11,000.00
" 4s, 1930,	5,000.00	5,000.00	5,000.00
Chicago, 4s, 1921,	10,000.00	10,000.00	10,400.00
Camden, 4½s, 1922-1923,	25,000.00	27,200.00	27,500.00
Paterson, 5s, 1904,	10,000.00	11,000.00	11,000.00
Davenport, 6s, 1898-1899,	14,000.00	14,475.00	14,700.00
Topeka, 5s, 1913,	20,000.00	20,600.00	21,000.00
Duluth, 7s, 1895-1897,	15,000.00	15,700.00	16,000.00
Aurora, Ill., 6s, 1900-1901,	10,000.00	10,675.00	10,800.00
Fairfield Co., Conn. 4s, 1905,	60,000.00	60,000.00	62,000.00
RAILROAD BONDS.			
Chicago & Northw'n, Tomah Div., 6s, 1905,	10,000.00	11,400.00	11,600.00
" " Iowa " 4½s, 1902,	25,000.00	25,000.00	25,500.00
Western Minnesota, 7s, 1907,	10,000.00	11,800.00	12,300.00
C., M. & St. Paul, Min. Point Div., 5s, 1910,	15,000.00	15,000.00	15,750.00
" " Lake Sup. " 5s, 1921,	10,000.00	10,000.00	10,600.00
" " Pac. West. " 5s, 1921,	10,000.00	10,000.00	10,900.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,250.00	6,500.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Baltimore & Cumberland Ex.,	6s, 1931, \$	20,000.00	26,000.00	26,500.00
Sharon,	4½s, 1919,	10,000.00	10,000.00	10,200.00
Coudersport & Point Allegheny,	6s, 1914,	10,000.00	10,900.00	11,400.00
Atchison, Topeka & Santa Fe,	4s, 1989,	21,000.00	16,380.00	16,380.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	15,000.00	15,675.00	15,900.00
Central Ohio,	4½s, 1930,	15,000.00	15,230.00	15,300.00
Evansville & Terre Haute,	5s, 1930,	25,000.00	25,000.00	26,500.00
“ “	6s, 1923,	6,000.00	6,480.00	6,600.00
Pitts., McKeesp't & Youghiogheny,	6s, 1932,	20,000.00	25,957.00	26,600.00
Staten Island,	4½s, 1943,	40,000.00	40,000.00	40,800.00
BANK STOCKS.				
200 shares Bridgeport,		10,000.00	17,160.00	19,000.00
225 “ City,		22,500.00	33,064.00	36,000.00
134 “ Connecticut,		13,400.00	19,487.00	20,770.00
63 “ Pequonnock,		6,300.00	7,455.00	9,450.00
114 “ First of Bridgeport,		11,400.00	20,070.00	20,070.00
52 “ First of Westport,		5,200.00	5,200.00	5,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,565; total amount,	\$638,133.91
2	Number of depositors having \$1,000 and not over \$2,000,	333; total amount,	443,313.47
3	Number of depositors having over \$2,000 and not over \$10,000,	95; total amount,	259,889.63
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,993; total deposits,	\$1,341,337.01
6	Largest amount due a single depositor,		6,243.56
7	Number of accounts opened during the year,	913; number closed,	739.
8	Amount of income received during the year,		69,224.66
9	Amount of dividends declared during the year,		50,801.37
10	Amount deposited, including interest credited, the past year,		401,924.54
11	Amount withdrawn during the year,		395,303.62
12	Increase of deposits the past year,		6,620.92
13	Amount carried to surplus or profit and loss during the year,		3,288.31
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July,		
17	State tax during the past year,		3,083.34
18	Total office expenses the past year, including salaries,		5,930.59
19	Net amount of income during the year from real estate owned,		345.07

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	What assets, if any, yielding no income during the year, . . .	\$2,400.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	20,000.00
23	Date of annual meeting for choice of officers, month of July.	

OFFICERS.—President, D. N. Morgan; Vice-Presidents, John L. Wessels and David Wooster; Treasurer, L. S. Catlin; Directors or Trustees, S. C. Kingman, George W. Peck, Carlos Curtis, H. C. Coggsell, J. W. Knowlton, L. S. Catlin, Chauncey Morton, D. B. Lockwood, L. F. Curtis, M. E. Morris, F. B. Hall, Geo. H. Zink, Andrew B. Curtis, E. G. Sanford, David B. Booth, Geo. W. Fairchild, Goodwin Stoddard, Erwin Strickland.

MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,047,967.00	Whole Amt. of Deposits, \$2,541,088.54
Loans on Collateral Security, 101,870.15	Surplus Account, . . . 100,000.00
Loans on Personal Sec'y only, 21,272.00	Interest Account, . . . 28,191.78
United States Bonds, . . . 100.00	Profit and Loss Account, . 115,576.88
Town, City, and Corpora- tion Bonds, 540,112.04	
Town, City, and Borough Notes and Orders, . . . 25,000.00	
School Dist. Notes and Orders, 13,399.74	
Railroad Bonds, 798,720.00	
Bank Stocks in Connecticut, 153,950.00	
Real Estate by Foreclosure, and other Real Estate, . . 2,015.64	
Banking House, 34,603.12	
Expense Account, 1,376.14	
Suspense Account, 314.75	
Cash in Bank, 39,645.56	
Cash on hand, 4,510.56	
Total Assets, . . . \$2,784,856.70	Total Liabilities, . . \$2,784,856.70

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	100.00	100.00	114.00
CITY NOTES AND ORDERS.			
City of Meriden,	25,000.00	25,000.00	25,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Railroad School District, Meriden, . . .	11,314.74	11,314.74	11,314.74
West School " "	1,700.00	1,700.00	1,700.00
Kensington School " Berlin,	385.00	385.00	385.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Essex, Conn., 4s, 1901, . . .	10,000.00	10,000.00	10,000.00
" Meriden, " 4s, 1908 to 1911, . . .	20,000.00	20,000.00	20,400.00
" " " 6s, 1896-7,	3,000.00	3,000.00	3,150.00
" Middletown, " 3 ⁶⁵ / ₁₀₀ s, 1909,	25,000.00	25,000.00	25,000.00
" Wallingford, " 4s, 1904 or 1914, . . .	5,000.00	5,000.00	5,100.00
" " " 4s, 1923,	15,000.00	15,000.00	15,300.00
" Winds'r L'ks, " 4s, 1922,	10,000.00	10,000.00	10,200.00

MERIDEN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT.						
City of Bath, Maine,	4s,	1921, .	\$	22,500.00	22,500.00	22,950.00
" " "	6s,	1902, .		1,000.00	1,030.00	1,120.00
" Cincinnati, O.,	5s,	1895-6-7, .		4,532.04	4,532.04	4,532.04
" " "	7s,	1908, .		23,000.00	24,000.00	29,900.00
" " "	7 ³ / ₁₀ s,	1902-6, .		19,000.00	19,900.00	23,560.00
" Columbus, "	4s,	1905-9, .		20,000.00	20,000.00	20,400.00
" " "	4s,	1906, .		8,000.00	8,000.00	8,160.00
" " "	4s,	1906, .		10,000.00	10,000.00	10,200.00
" " "	5s,	1910, .		12,000.00	12,000.00	13,440.00
" Dubuque, Iowa,	6s,	1896, .		2,000.00	2,000.00	2,060.00
" Duluth, Minn.,	5s,	1923, .		10,000.00	10,675.00	11,300.00
" " "	6s,	1894, .		6,000.00	6,000.00	6,000.00
" " "	6s,	1895, .		6,000.00	6,000.00	6,120.00
" " "	6s,	1896, .		8,000.00	8,100.00	8,240.00
" " "	6s,	1897, .		8,000.00	8,200.00	8,400.00
" " "	7s,	1896, .		5,000.00	5,000.00	5,250.00
" Hamilton, O.,	5s,	1904, .		5,000.00	5,000.00	5,350.00
" Hoboken, N. J.,	6s,	1898, .		4,000.00	4,150.00	4,280.00
" Indianapolis, Ind.,	6s,	1897, .		13,000.00	13,200.00	14,040.00
" Lexington, Ky.,	4 ¹ / ₂ s,	1920, .		10,000.00	10,000.00	10,800.00
" Louisville, "	4s,	1930, .		10,000.00	10,000.00	10,300.00
" Minneapolis, Minn.,	4s,	1922, .		10,000.00	10,000.00	10,200.00
" " "	4 ¹ / ₂ s,	1921, .		10,000.00	10,000.00	10,900.00
" Milwaukee, Wis.,	7s,	1902, .		6,000.00	6,000.00	6,660.00
" Muskegon, Mich.,	8s,	1899, .		5,000.00	5,000.00	5,700.00
" " "	5s,	1903, .		20,000.00	20,200.00	21,400.00
" New Albany, Ind.,	5s,	1915, .		20,000.00	20,400.00	22,800.00
" Newark, N. J.,	4 ¹ / ₂ s,	1918, .		20,000.00	20,000.00	21,600.00
" " "	6s,	1908, .		2,000.00	2,175.00	2,400.00
" " "	4s,	1908, .		5,000.00	5,000.00	5,050.00
" Omaha, Neb.,	5s,	1895, .		10,000.00	10,000.00	10,100.00
" " "	5s,	1900, .		3,000.00	3,000.00	3,120.00
" " "	5s,	1901, .		3,000.00	3,000.00	3,150.00
" " "	5s,	1906, .		4,000.00	4,000.00	4,320.00
" " "	5s,	1912, .		10,000.00	10,250.00	11,100.00
" " "	6s,	1895, .		6,500.00	6,500.00	6,630.00
" Paterson, N. J.,	5s,	1915, .		5,000.00	5,000.00	5,600.00
" Portland, Oregon,	5s,	1923, .		10,000.00	10,800.00	11,400.00
" St. Paul, Minn.,	4s,	1919, .		10,000.00	10,000.00	10,200.00
" South Bend, Ind.,	6s,	1900, .		10,000.00	10,000.00	11,000.00
" " "	5s,	1913, .		5,000.00	5,000.00	5,550.00
" Terre Haute, "	4 ¹ / ₂ s,	1902, .		12,000.00	12,000.00	12,360.00
" " "	5s,	1895 or 1905,		1,000.00	1,000.00	1,010.00
" " "	5s,	1896, .		20,000.00	20,000.00	20,400.00
" Trenton, N. J.,	4s,	1899, .		4,500.00	4,500.00	4,500.00
" " "	4s,	1913, .		10,000.00	10,000.00	10,200.00
" Toledo, Ohio,	4 ¹ / ₂ s,	1903, .		10,000.00	10,000.00	10,300.00
" " "	5s,	1903, .		2,000.00	2,000.00	2,140.00
" " "	5s,	1913, .		1,000.00	1,000.00	1,130.00
" Wichita, Kan.,	6s,	1898, .		5,000.00	5,000.00	5,150.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Atchison, Topeka & Santa Fe,	4s,	1889,	\$	65,000.00	48,750.00	46,800.00
Atchison & Nebraska,	7s,	1908,		12,000.00	13,600.00	15,000.00
Central Ohio,	4½s,	1930,		20,000.00	20,000.00	21,000.00
Connecticut & Passumpsic,	4s,	1943,		3,000.00	3,000.00	3,000.00
Chicago & Northwestern:—						
Chicago & Tomah,	6s,	1905,		17,000.00	18,800.00	19,550.00
Iowa Division,	4½s,	1902,		5,000.00	5,000.00	5,100.00
Madison Extension,	7s,	1911,		500.00	510.00	665.00
Milwaukee & Madison,	6s,	1905,		11,000.00	11,000.00	12,650.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		65,000.00	65,500.00	70,200.00
Northern Illinois,	5s,	1910,		12,000.00	12,000.00	12,960.00
Chicago, Milwaukee & St. Paul:—						
Chicago & Pacific,	6s,	1910,		11,000.00	11,400.00	12,870.00
Chicago & Milwaukee,	7s,	1903,		46,000.00	51,100.00	57,500.00
Dubuque,	6s,	1920,		25,000.00	25,700.00	29,250.00
Iowa & Dakota,	7s,	1899,		27,000.00	28,800.00	31,860.00
La Crosse & Davenport,	5s,	1919,		51,000.00	51,000.00	54,060.00
Southwestern,	6s,	1909,		34,000.00	35,700.00	38,760.00
Wisconsin Valley,	7s,	1909,		23,000.00	24,500.00	29,210.00
Erie & Pittsburgh,	7s,	1898,		18,000.00	18,600.00	19,800.00
Evansville & Terre Haute,	6s,	1921,		20,000.00	22,000.00	21,300.00
E. & T. H., Sullivan Co. Coal Branch,	5s,	1930,		10,000.00	10,000.00	10,000.00
Elmira & Williamsport,	6s,	1910,		13,000.00	14,000.00	15,210.00
Fonda, Johnston & Gloversville,	6s,	1921,		9,000.00	10,900.00	11,070.00
Illinois Central, Springfield Division,	6s,	1898,		10,000.00	10,000.00	10,600.00
Iowa Falls & Sioux City,	7s,	1917,		20,000.00	23,600.00	26,000.00
Joliet & Northern Indiana,	7s,	1907,		25,000.00	28,800.00	31,750.00
Little Miami,	5s,	1912,		6,000.00	6,000.00	6,660.00
Morris & Essex,	7s,	1914,		54,000.00	62,200.00	76,680.00
McKeesport & Belle Vernon,	6s,	1918,		26,000.00	29,500.00	31,980.00
N. Y. Central & Hudson River,	7s,	1903,		15,000.00	15,000.00	19,050.00
New York & Long Branch,	5s,	1931,		20,000.00	20,600.00	22,600.00
Pitts., McKeesport & Youghiogheny,	6s,	1931,		20,000.00	24,000.00	25,400.00
Rensselaer & Saratoga,	7s,	1921,		1,000.00	1,060.00	1,420.00
Shamokin Valley & Pottsville,	7s,	1901,		13,000.00	13,000.00	14,950.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		22,000.00	23,600.00	25,960.00
Sunbury & Lewiston,	7s,	1896,		7,000.00	7,000.00	7,280.00
Terre Haute & Indianapolis,	5s,	1925,		30,000.00	32,500.00	33,900.00
BANK STOCKS.						
300 shares First	National, Meriden,			30,000.00	30,000.00	36,000.00
311 " Home	" "			31,100.00	31,100.00	37,320.00
300 " Meriden	" "			30,000.00	30,000.00	36,000.00
125 " New Britain	" New Britain,			12,500.00	12,500.00	18,750.00
40 " Central	" Middletown,			3,000.00	3,000.00	4,160.00
200 " First	" "			20,000.00	20,000.00	21,400.00
150 " Middletown	" "			11,250.00	11,250.00	16,200.00
123 " Middlesex Co.	" "			12,300.00	12,300.00	12,669.00
34 " Yale	" New Haven,			3,400.00	3,400.00	3,944.00
4 " Second	" "			400.00	400.00	672.00

MERIDEN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,703; total amount, \$1,102,342.54
2	Number of depositors having \$1,000 and not over \$2,000,	497; total amount, 662,512.36
3	Number of depositors having over \$2,000 and not over \$10,000,	247; total amount, 776,233.64
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	7,447; total deposits, \$2,541,088.54
6	Largest amount due a single depositor,	9,789.49
7	Number of accounts opened during the year, 897; number closed, 992.	
8	Amount of income received during the year,	130,042.06
9	Amount of dividends declared during the year,	97,130.89
10	Amount deposited, including interest credited, the past year,	526,890.11
11	Amount withdrawn during the year,	489,584.27
12	Increase of deposits the past year,	37,305.84
13	Amount carried to surplus or profit and loss during the year,	14,444.69
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 20th and July 20th.	
17	State tax during the past year,	5,899.27
18	Total office expenses the past year, including salaries,	7,009.15
19	Net amount of income during the year from real estate owned,	1,605.00
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgages?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	30,000.00
23	Date of annual meeting for choice of officers, first Monday after July 19th.	

OFFICERS. — President, Levi E. Coe; Treasurer, W. H. Catlin; Directors or Trustees, O. H. Platt, O. B. Arnold, A. Chamberlain, A. C. Markham, Charles Parker, John L. Billard, E. J. Doolittle, Geo. R. Wilmot, Benj. Page, Selah A. Hull, Edward Miller, Henry S. Wilcox, H. Wales Lines.

MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,850,914.00	Whole Amt. of Deposits, . \$5,950,501.34
Loans on Collateral Security, 205,042.00	Surplus Account, . . . 400,000.00
Loans on Personal Sec'y only, . 2,900.00	Interest Account, . . . 142,056.30
Town, City, and Corp. B'ds, 3,363,089.00	Profit and Loss Account, . 90,749.54
Railroad Bonds, . . . 509,500.00	Bal. of Sundry Acc'ts as
Railroad Stocks, . . . 15,250.00	per Gen'l Ledger, . . . 23,469.62
Bank Stocks in Connecticut, 223,175 00	
Bank Stocks in other States, 47,000.00	
Real Estate by Foreclosure, 145,590.00	
Banking House, . . . 31,000.00	
Expense Account, . . . 5,302.64	
Cash in Bank, . . . 195,174.10	
Cash on hand, . . . 12,750.06	
Total Assets, . . . \$6,606,776.80	Total Liabilities, . . \$6,606,776.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
100 shares "N. Y., N. H. & H., \$	10,000.00	10,000.00	18,000.00
105 " " Cleve., Cin., Chic. & St. Louis,	10,500.00	5,250.00	4,095.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Middletown, Conn., 7s, 1894,	5,000.00	5,000.00	5,000.00
" " " " 6s, 1896,	1,000.00	1,000.00	1,030.00
Town " " 4s, 1895 to 1908,	112,000.00	112,000.00	114,240.00
Town of New Canaan, " 4s, opt'nal aft. 1894,	24,500.00	24,500.00	24,500.00
" Plainville, " 4s, 1895 to 1915,	20,000.00	20,000.00	20,000.00
" Portland, " 4s, 1896,	17,000.00	17,000.00	17,170.00
" Stonington, " 4s, 1908,	15,000.00	15,000.00	15,000.00
W. Hav'n Union School Dist., 4½s, 1909,	20,000.00	20,000.00	21,000.00
City of Waterbury, Conn., 4s, 1895 to 1902,	34,000.00	34,000.00	34,000.00
" Denver, Col., 4s, 1899 and 1904,	30,000.00	30,000.00	30,000.00
" Chicago, Ill., 7s, 1894 to 1899,	109,000.00	109,000.00	114,680.00
" " 6s, 1895 to 1898,	34,000.00	34,000.00	35,800.00
" " 4s, 1921,	50,000.00	50,000.00	51,000.00
" Terre Haute, Ind., 4½s, 1896 to 1909,	56,000.00	56,000.00	57,960.00
" " 6s, 1895 to 1904,	87,353.00	87,353.00	91,720.00
" Des Moines, Iowa, 4½s, 1906,	5,000.00	5,000.00	5,100.00
" Sioux City, " 6s, 1907,	6,000.00	6,000.00	6,900.00
" Dubuque, " 6s, 1897,	12,500.00	12,500.00	13,000.00
" Davenport, " 6s, 1900,	80,000.00	80,000.00	84,000.00
" Louisville, Ky., 4s, 1923,	25,000.00	25,000.00	25,000.00
" " 5s, 1911,	5,000.00	5,000.00	5,600.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.				
City of Lexington, Ky.,	4½s, 1924,	\$ 43,000.00	43,000.00	45,150.00
" Portland, Maine,	6s, 1907,	32,000.00	32,000.00	38,400.00
" Bangor, "	6s, 1905,	2,000.00	2,000.00	2,340.00
" Portland, "	6s, 1897,	5,000.00	5,000.00	5,250.00
" Detroit, Mich.,	4s, 1918,	175,000.00	175,000.00	187,250.00
" Muskegon, "	5s, 1926,	100,000.00	100,000.00	113,000.00
" Saginaw, "	5s, 1894 and 1895,	20,000.00	20,000.00	20,100.00
" Minneapolis, Minn.,	4s, 1919,	208,000.00	208,000.00	208,000.00
" St. Paul, "	4s, 1919 and 1920,	225,000.00	225,000.00	225,000.00
" " "	4½s, 1917,	20,000.00	20,000.00	20,000.00
" " "	6s, 1900,	5,000.00	5,000.00	5,500.00
" Duluth, "	6s, 1894 to 1897,	18,500.00	18,500.00	18,870.00
" " "	7s, 1894 to 1898,	75,736.00	75,736.00	79,068.00
" Kansas City, Mo.,	7s, 1897 and 1898,	19,000.00	19,000.00	20,340.00
" " "	8s, 1895 and 1897,	25,000.00	25,000.00	26,150.00
" St. Louis, "	6s, 1895 to 1905,	97,000.00	97,000.00	103,300.00
" " "	4s, 1895 or 1905,	182,000.00	182,000.00	184,560.00
" Jersey City, N. J.,	7s, 1913,	100,000.00	100,000.00	131,000.00
" Newark, "	7s, 1905,	10,000.00	10,000.00	12,500.00
" " "	4s, 1922,	50,000.00	50,000.00	50,000.00
" Johnstown, Pa.,	4½s, 1904,	50,000.00	50,000.00	51,500.00
" Dayton, Ohio,	4½s, 1895 and 1896,	5,000.00	5,000.00	5,000.00
" " "	5s, 1904 and 1906,	27,000.00	27,000.00	28,890.00
" " "	6s, 1899 to 1901,	43,000.00	43,000.00	47,490.00
" " "	4s, 1895 to 1902,	166,000.00	166,000.00	166,000.00
" Cincinnati, "	4s, 1905,	25,000.00	25,000.00	25,500.00
" " "	6s, 1897 and 1909,	26,000.00	26,000.00	31,380.00
" " "	7s, 1902 to 1908,	55,000.00	55,000.00	70,610.00
" " "	7½s, 1897 to 1906,	132,000.00	132,000.00	154,940.00
" Cleveland, "	5s, 1894 and 1899,	157,000.00	157,000.00	163,750.00
" Springfield, "	6s, 1895 to 1902,	8,500.00	8,500.00	9,010.00
" Toledo, "	4½s, 1903,	30,000.00	30,000.00	30,600.00
" " "	5s, 1903 to 1913,	72,000.00	72,000.00	77,120.00
" Youngstown, "	5s, 1895 to 1901,	11,500.00	11,500.00	11,615.00
" " "	6s, 1894 to 1902,	49,500.00	49,500.00	51,175.00
" Columbus, "	4s, 1898 to 1908,	203,000.00	203,000.00	203,000.00
" " "	5s, 1910,	20,000.00	20,000.00	22,000.00
" " "	6s, 1895 to 1907,	122,000.00	122,000.00	129,440.00
RAILROAD BONDS.				
Chic., Mil. & St. Paul, S. West. Div.,	6s, 1909,	50,000.00	50,000.00	57,000.00
Mineral Point	" 5s, 1910,	50,000.00	50,000.00	52,500.00
La Crosse & Davenport	" 5s, 1919,	15,000.00	15,000.00	15,750.00
Chic. & Lake Superior	" 5s, 1921,	15,000.00	15,000.00	15,900.00
Dubuque	" 6s, 1920,	40,000.00	40,000.00	46,800.00
Ill. Central, Springfield	" 6s, 1898,	54,000.00	54,000.00	56,700.00
" Kankakee & So. W.	" 5s, 1921,	60,000.00	60,000.00	65,400.00
Sand'ky, Mansfield & Newark,	7s, 1909,	7,000.00	7,000.00	7,980.00

MIDDLETOWN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic. & N. W., N'west'n Union Div., 7s, 1917, \$	26,500.00	26,500.00	36,305.00
Ottumwa, C. F. & Mo. R. " 5s, 1909,	27,000.00	27,000.00	28,350.00
Iowa " 4½s, 1902,	50,000.00	50,000.00	50,500.00
Madison Extension " 7s, 1911,	20,000.00	20,000.00	26,600.00
Chicago & Tomah " 6s, 1905,	55,000.00	55,000.00	63,250.00
Menominee River " 7s, 1906,	1,000.00	1,000.00	1,240.00
Cedar Rapids & Mo. Riv. " 7s, 1916,	9,000.00	9,000.00	12,150.00
Delaware & Hudson Canal Co., " 7s, 1917,	30,000.00	30,000.00	42,000.00
BANK STOCKS.			
569 shares Middletown National, Middletown,	42,675.00	42,675.00	62,021.00
340 " Middlesex Co. " "	34,000.00	34,000.00	34,000.00
200 " Central " "	15,000.00	15,000.00	20,000.00
267 " First " "	26,700.00	26,700.00	27,768.00
150 " Hartford " Hartford,	15,000.00	15,000.00	22,500.00
135 " City Bank, " "	13,500.00	13,500.00	13,500.00
160 " Thames National, Norwich,	16,000.00	16,000.00	22,400.00
13 " First " "	1,300.00	1,300.00	1,300.00
12 " Second " "	1,200.00	1,200.00	1,200.00
34 " Yale " New Haven,	3,400.00	3,400.00	3,876.00
24 " First " Portland,	2,400.00	2,400.00	2,520.00
206 " Home " Meriden,	20,600.00	20,600.00	24,720.00
140 " First " "	14,000.00	14,000.00	16,800.00
86 " Meriden " "	8,600.00	8,600.00	9,890.00
88 " National Pahquioque, Danbury,	8,800.00	8,800.00	11,880.00
260 " American Ex. National, New York,	26,000.00	26,000.00	40,040.00
100 " Nassau Bank, " "	5,000.00	5,000.00	8,200.00
60 " Bank of State of N. Y., " "	6,000.00	6,000.00	6,360.00
100 " National Shoe & Leather, " "	10,000.00	10,000.00	11,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,087; total amount, \$1,738,903.34
2	Number of depositors having \$1,000 and not over \$2,000,	1,002; total amount, 1,368,372.00
3	Number of depositors having over \$2,000 and not over \$10,000,	686; total amount, 2,575,886.00
4	Number of depositors having over \$10,000,	20; total amount, 267,340.00
5	Total number of depositors,	9,795; total deposits, \$5,950,501.34
6	Largest amount due a single depositor,	23,807.00
7	Number of accounts opened during the year, 886; number closed, 949.	
8	Amount of income received during the year,	326,953.42
9	Amount of dividends declared during the year,	229,538.97
10	Amount deposited, including interest credited, the past year,	835,247.46
11	Amount withdrawn during the year,	745,569.31
12	Increase of deposits the past year,	89,678.15

MIDDLETOWN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

3	Amount carried to surplus or profit and loss during the year, . . .	\$39,582.65
4	Amount of paper past due,	None.
5	Amount of paper charged off the past year,	None.
6	Rate of dividend the last year, 4 per cent.; and 3 per cent. on excess of \$10,000; when paid, May and November.	
7	State tax during the past year,	13,836.22
8	Total office expenses the past year, including salaries,	12,673.77
9	Net amount of income during the year from real estate owned, . .	5,015.44
10	What assets, if any, yielding no income during the year,	5,250.00
11	Are all loans upon real estate secured by first mortgage?	Yes.
12	Largest amount loaned to one individual company, society, or corporation,	48,510.00
13	Date of annual meeting for choice of officers, first Monday in June.	

OFFICERS. — President, George A. Coles; Treasurer, Henry H. Smith; Directors and Trustees, John P. Bacon, Charles A. Boardman, Elijah H. Hubbard, M. B. Copeland, Henry Ward, L. M. Leach, Samuel Russell, William Wilcox, Henry Woodward, Edward Payne, George W. Atkins, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Horace F. Boardman, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Charles Reynolds, Henry L. Mansfield, Lyman A. Mills, Albert R. Crittenden.

MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$115,864.00	Whole Amount of Deposits, \$249,099.20
Loans on Collateral Security, . . . 2,000.00	Surplus Account, . . . 11,369.46
Loans on Personal Sec'y only, . . . 2,522.50	Interest Account, . . . 1,132.20
Town, City, and Corp. Bonds, 66,100.00	Profit and Loss Account, . . . 3,446.24
Town, City, and Borough Notes and Orders, . . . 5,000.00	
Railroad Bonds, . . . 23,821.17	
Bank Stocks in Connecticut, 44,838.00	
Tax Account, . . . 232.41	
Expense Account, . . . 267.00	
Cash in Bank, . . . 3,986.20	
Cash on hand, . . . 415.82	
Total Assets, . . . \$265,047.10	Total Liabilities, . . . \$265,047.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Milford, 5 per cent. note, . . . \$	5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Milford, 5s,	2,500.00	2,500.00	2,500.00
" " " 4s,	45,600.00	45,600.00	45,600.00
City of Columbus, Ohio, 4s,	15,000.00	15,000.00	15,000.00
" " " 4½s,	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
New York, New Haven & H. R. R., 4s, 1903,	10,000.00	10,000.00	10,000.00
New York, Providence & Boston, 4s, 1942,	5,000.00	5,000.00	5,000.00
Chicago & Northwestern, S. Fund, 6s, 1929,	8,000.00	8,821.17	9,440.00
BANK STOCKS.			
200 shares Merchants National, New Haven,	10,000.00	12,000.00	9,200.00
22 " National New Haven, "	2,200.00	3,410.00	3,696.00
30 " Yale National, "	3,000.00	3,720.00	3,480.00
20 " Second " "	2,000.00	3,603.00	3,340.00
50 " National Tradesmens, "	5,000.00	7,030.00	6,900.00
14 " Middlesex Co. National, Middletown,	1,400.00	1,400.00	1,428.00
21 " Meriden National,	2,100.00	2,100.00	2,730.00
36 " Connecticut " Bridgeport,	3,600.00	5,450.00	5,400.00
51 " Bank of Commerce, New London,	5,100.00	6,125.00	6,120.00

MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	887; total amount,	\$135,622.93
2	Number of depositors having \$1,000 and not over \$2,000,	70; total amount,	93,007.08
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	20,469.19
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	964; total deposits,	\$249,099.20
6	Largest amount due a single depositor,		3,670.27
7	Number of accounts opened during the year, 161; number closed,	110.	
8	Amount of income received during the year,		12,659.20
9	Amount of dividends declared during the year,		9,932.01
10	Amount deposited, including interest credited, the past year,		91,496.09
11	Amount withdrawn during the year,		81,290.63
12	Increase of deposits the past year,		10,205.46
13	Amount carried to surplus or profit and loss during the year,		2,234.67
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		464.83
18	Total office expenses the past year, including salaries,		1,195.48
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		7,000.00
23	Date of annual meeting for choice of officers, first Tuesday after July 16th each year.		

OFFICERS.—President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, William G. Mitchell, James T. Burns, Charles J. Morris, Dumond P. Merwin, John W. Fowler, Charles Luke, Frederick L. Tibbals, David L. Clarke, Edward G. Miles, Samuel C. Durand, Theodore Platt, George M. Gunn, N. Trueman Smith, James T. Higby, H. B. Beardsley, James McCarthy, George H. Furman, Joseph W. Fowler, Isaac C. Smith, W. Cecil Durand.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$78,203.00	Whole Amt. of Deposits,	\$296,070.79
Loans on Collateral Security,	7,061.00	Surplus Account,	7,000.00
Loans on Personal Sec'y only,	400.00	Interest Account,	3,560.97
Town, City, and Corp. Bonds,	65,600.00	Profit and Loss Account,	2,906.60
Town Notes and Orders,	18,000.00	Rent and Maintenance,	264.28
School Dist. Notes and Orders,	664.19		
Railroad Bonds,	73,000.00		
Bank Stocks in Connecticut,	43,075.00		
Bank Stocks in other States,	500.00		
Real Estate by Foreclosure,	4,162.97		
Expense Account,	588.87		
Premium Account,	12,686.00		
Cash in Bank,	5,274.91		
Cash on hand,	586.70		
Total Assets,	\$309,802.64	Total Liabilities,	\$309,802.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
East Haddam, \$	13,000.00	13,000.00	13,000.00
Naugatuck,	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, East Haddam, . .	132.42	132.42	132.42
Third " " " " . .	34.00	34.00	34.00
Fourth " " " " . .	90.00	90.00	90.00
Fifth " " " " . .	30.63	30.63	30.63
Eighth " " " " . .	40.00	40.00	40.00
Ninth " " " " . .	337.14	337.14	337.14
TOWN, CITY, AND CORPORATION BONDS.			
Town of Naugatuck, Conn., 4s, 1907-12,	10,000.00	10,000.00	10,000.00
" Essex, " 4s, 1901-11,	5,000.00	5,000.00	5,000.00
" Groton, " 4s, 1913,	5,000.00	5,000.00	5,000.00
" New Haven, " 3½s, 1929,	6,000.00	6,000.00	6,000.00
" Hebron, " 3½s, 1909,	5,000.00	5,000.00	5,000.00
City of Hartford, " Water, 6s, 1899,	4,000.00	4,000.00	4,200.00
" " " Capitol, 6s, 1897,	2,000.00	2,000.00	2,060.00
" Columbus, O., Impt., 6s, various,	3,600.00	3,600.00	3,600.00
" Cleveland, " 3½s, 1902,	5,000.00	5,000.00	5,000.00
" Minneapolis, Minn., 4s, 1919,	5,000.00	5,000.00	5,000.00
" Duluth, " 4s, 1920,	5,000.00	5,000.00	5,000.00
Borough of Willimantic, Conn., 4s, 1899,	5,000.00	5,000.00	5,000.00
" Norwalk, " 4s, 1907,	5,000.00	5,000.00	5,000.00

MOODUS SAVINGS BANK. -- CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
New York & Harlem,	7s,	1900,	\$	15,000.00	15,000.00	18,000.00
New York Central & Hudson Riv.,	7s,	1903,		10,000.00	10,000.00	12,500.00
Morris & Essex,	7s,	1914,		10,000.00	10,000.00	14,000.00
Chicago, Rock Island & Pacific,	6s,	1917,		10,000.00	10,000.00	12,500.00
Rensselaer & Saratoga,	7s,	1921,		6,000.00	6,000.00	8,700.00
Delaware & Bound Brook,	7s,	1905,		5,000.00	5,000.00	6,250.00
Illinois Central, Springfield Division,	6s,	1898,		5,000.00	5,000.00	5,250.00
New London Northern,	5s,	1910,		5,000.00	5,000.00	5,500.00
Atchison, Topeka & Santa Fe,	4s,	1989,		5,000.00	5,000.00	3,500.00
New York, Providence & Boston,	4s,	1901,		2,000.00	2,000.00	2,000.00
BANK STOCKS.						
64 shares Nat'l Bk. of New Eng., East Haddam,				6,400.00	6,400.00	6,400.00
40 " Deep River National, Deep River,				4,000.00	4,000.00	4,400.00
40 " Phoenix " Hartford,				4,000.00	4,000.00	4,800.00
60 " National Exch., " "				3,000.00	3,000.00	3,600.00
20 " Hartford " "				2,000.00	2,000.00	3,100.00
20 " Ætna " "				2,000.00	2,000.00	2,600.00
20 " Charter Oak " "				2,000.00	2,000.00	1,800.00
14 " Farmers & Mech's " "				1,400.00	1,400.00	1,540.00
2 " First " "				200.00	200.00	210.00
30 " Middlesex Co. " Middletown,				3,000.00	3,000.00	3,000.00
37 " Middletown " "				2,775.00	2,775.00	3,700.00
20 " First " "				2,000.00	2,000.00	2,000.00
24 " Central " "				1,800.00	1,800.00	2,400.00
30 " First " Portland,				3,000.00	3,000.00	3,000.00
30 " Home " Meriden,				3,000.00	3,000.00	3,450.00
12 " Meriden " "				1,200.00	1,200.00	1,380.00
10 " Citizens " Waterbury,				1,000.00	1,000.00	1,300.00
3 " Merchants " Norwich,				300.00	300.00	300.00
5 " Ninth " New York,				500.00	500.00	600.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	913; total amount,	\$142,511.70
2	Number of depositors having \$1,000 and not over \$2,000,	51; total amount,	70,801.31
3	Number of depositors having over \$2,000 and not over \$10,000,	20; total amount,	68,086.52
4	Number of depositors having over \$10,000,	1; total amount,	14,671.26
5	Total number of depositors,	985; total deposits,	\$296,070.79
6	Largest amount due a single depositor,		14,671.26
7	Number of accounts opened during the year, 82; number closed, 85.		
8	Amount of income received during the year,		14,198.77
9	Amount of dividends declared during the year,		11,408.75
10	Amount deposited, including interest credited, the past year,		56,950.70
11	Amount withdrawn during the year,		53,323.16
12	Increase of deposits the past year,		3,627.54

MOODUS SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

13	Amount carried to surplus or profit and loss during the year, . . .	\$445.07
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	572.07
18	Total office expenses the past year, including salaries,	1,120.36
19	Net amount of income during the year from real estate owned, . . .	159.61
20	What assets, if any, yielding no income during the year,	7,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	14,500.00
23	Date of annual meeting for choice of officers, third Thursday in July.	

OFFICERS. — President, Charles E. Brownell; Vice-President, Amasa Day; Treasurer, Eugene W. Chaffee; Directors, Charles E. Brownell, Amasa Day, Eugene W. Chaffee, Theodore Fuller, William L. Fowler, Jr., Albert E. Purple, Arthur W. Chaffee, Albert E. Olmsted.

NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$846,056.67	Whole Amt. of Deposits, . \$1,333,691.55
Loans on Collateral Security, 11,850.00	Surplus Account, . . . 50,000.00
Town, City, and Corp. Bonds, 262,375.63	Interest Account, . . . 11,109.08
School Dist. Notes and Orders, 1,150.00	Profit and Loss Account, . 2,306.65
Railroad Bonds, . . . 56,000.00	
Bank Stocks in Connecticut, 107,250.00	
Real Estate by Foreclosure, 7,664.40	
Expense Account, . . . 3,031.15	
Cash in Bank, . . . 94,533.48	
Cash on hand, . . . 7,195.95	
Total Assets, . . . \$1,397,107.28	Total Liabilities, . . \$1,397,107.28

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth School District, North Haven, . . . \$	1,150.00	1,150.00	1,150.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 7 $\frac{3}{10}$ s, 1897, .	6,000.00	6,000.00	6,720.00
" " 7 $\frac{3}{10}$ s, 1899, .	4,000.00	4,000.00	4,640.00
" " 7 $\frac{3}{10}$ s, 1902, .	15,000.00	15,000.00	18,750.00
" " 7s, 1908, .	7,000.00	7,000.00	8,750.00
" Columbus, 6s, 1898, .	7,000.00	7,000.00	7,280.00
" " 4s, 1909, .	13,000.00	13,000.00	13,000.00
" " 4s, 1905, .	4,000.00	3,830.00	4,830.00
" " 4s, 1908, .	10,000.00	10,000.00	10,000.00
" " 4s, 1910, .	20,000.00	19,600.00	19,600.00
" Louisville, 4s, 1928, .	10,000.00	10,000.00	10,000.00
" " Park, 4s, 1930, .	44,000.00	44,000.00	44,000.00
" Chicago, 4s, 1921, .	15,000.00	15,000.00	15,000.00
" Minneapolis, 4s, 1919, .	5,000.00	5,000.00	5,000.00
" Hartford, School, 4s, 1904, .	10,000.00	10,000.00	10,000.00
" Hamilton, O., 5s, 1907, .	5,000.00	5,000.00	5,350.00
" Toledo, O., 5s, 1895-1899, .	3,080.63	3,080.63	3,160.00
" Omaha, Neb., 5s, 1898-1903, .	2,800.00	2,800.00	2,912.00
" N. Haven, Derby R.R., 7s, 1900, .	4,000.00	3,900.00	4,720.00
" " School, 4s, 1909-1920, .	17,000.00	17,000.00	17,510.00
" " Sewerage, 3 $\frac{1}{2}$ s, 1902-1904, .	5,000.00	4,850.00	4,850.00
" " Parks, 3 $\frac{1}{2}$ s, 1909-1939, .	11,000.00	10,465.00	10,465.00
Town of Bristol, School, 4s, 1896-1901, .	16,000.00	16,000.00	16,000.00
" Wallingford, School, 4s, 1904-1914, .	10,000.00	9,850.00	9,850.00

NATIONAL SAVINGS BANK OF NEW HAVEN. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
Town of Naugatuck,	4s,	1912,	\$	15,000.00	15,000.00	15,000.00
Borough of Norwalk, School,	4s,	1907-1927,		5,000.00	5,000.00	5,000.00
RAILROAD BONDS.						
New York Central & Hudson River,	7s,	1903,		5,000.00	5,000.00	6,250.00
New York, New Haven & Hartford,	4s,	1903,		20,000.00	20,000.00	21,100.00
Chic. & Northw't'n (Menominee Div.),	7s,	1911,		11,000.00	11,000.00	13,310.00
Chic., Mil. & St. Paul, "	6s,	1910,		8,000.00	8,000.00	10,080.00
New London Northern,	4s,	1910,		10,000.00	10,000.00	10,200.00
Maine Central,	7s,	1898,		2,000.00	2,000.00	2,240.00
BANK STOCKS.						
176 shares Yale	National, New Haven,			17,600.00	17,600.00	20,240.00
387 " Merchants	" "			19,350.00	19,350.00	17,415.00
154 " Second	" "			15,400.00	15,400.00	26,180.00
1152 " County	" "			11,520.00	11,520.00	15,840.00
32 " Tradesmens	" "			3,200.00	3,200.00	4,480.00
23 " Mechanics	" "			1,380.00	1,380.00	1,495.00
2 " City	" "			200.00	200.00	240.00
100 " Middlesex Co.	" Middletown,			10,000.00	10,000.00	10,300.00
123 " First	" Meriden,			12,300.00	12,300.00	13,530.00
10 " Home	" "			1,000.00	1,000.00	1,400.00
14 " Southington	" "			1,400.00	1,400.00	1,442.00
31 " Clinton	" "			3,100.00	3,100.00	3,720.00
6 " Westport	" "			600.00	600.00	630.00
45 " National Bank of Norwalk,				4,500.00	4,500.00	4,950.00
10 " Fairfield County National,				1,000.00	1,000.00	900.00
7 " First National, Portland,				700.00	700.00	735.00
40 " Union Bank, New London,				4,000.00	4,000.00	4,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,461; total amount,	\$549,539.60
2	Number of depositors having \$1,000 and not over \$2,000, .	317; total amount,	395,134.56
3	Number of depositors having over \$2,000 and not over \$10,000, .	76; total amount,	389,017.39
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,854; total deposits, \$1,333,691.55	
6	Largest amount due a single depositor,		9,500.00
7	Number of accounts opened during the year, 465; number closed, 403.		
8	Amount of income received during the year,		66,319.48
9	Amount of dividends declared during the year,		47,595.45
10	Amount deposited, including interest credited, the past year,		440,764.94
11	Amount withdrawn during the year,		362,091.04

NATIONAL SAVINGS BANK OF NEW HAVEN. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

12	Increase of deposits the past year,	\$78,673.90
13	Amount carried to surplus or profit and loss during the year,	12,297.22
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	2,964.52
18	Total office expenses the past year, including salaries,	3,462.29
19	Net amount of income during the year from real estate owned,	26.30
20	What assets, if any, yielding no income during the year,	1,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	15,000.00
23	Date of annual meeting for choice of officers, Tuesday after first Monday in July.	

OFFICERS. — President, Maier Zunder; Treasurer, Julius Twiss; Directors or Trustees, Maier Zunder, Frederick W. J. Sizer, Julius Twiss, Francis Donnelly, Cornelius Pierpont, George D. Watrous, Patrick Gallagher, Willard F. Ensign, Francis E. Spencer, Frederick C. Earle, John B. Carrington, James D. Dewell.

NAUGATUCK SAVINGS BANK.

ADELBERT C. TUTTLE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$339,554.00	Whole Amount of Deposits, \$603,828.46
Loans on Collateral Security, 52,055.00	Surplus Account, . . . 20,000.00
Loans on Personal Sec'ty only, 26,390.00	Interest Account, . . . 6,383.91
Town, City, and Corp. Bonds, 63,000.00	Profit and Loss Account, . 236.10
Railroad Bonds, . . . 45,000.00	
Bank Stocks in Connecticut, 55,600.00	
Bank Stocks in other States, 10,000.00	
Real Estate by Foreclosure, 949.10	
Tax Account, . . . 744.05	
Insurance Account, . . . 19.00	
Expense Account, . . . 488.74	
Premium Account, . . . 14,557.16	
Cash in Bank, . . . 21,701.64	
Cash on hand, . . . 389.78	
Total Assets, . . . \$630,448.47	Total Liabilities, . . . \$630,448.47

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, 5s, 1911, \$	10,000.00	10,000.00	11,000.00
“ Denver, Col., 4s, 1899,	5,000.00	5,000.00	5,000.00
“ Duluth, Minn., 4s, 1920,	10,000.00	10,000.00	10,000.00
Town of Naugatuck, Conn., 4s, 1912,	28,000.00	28,000.00	28,000.00
“ East Hartford, “ 4s, 1924,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
C. & N. W., 7s, 1911,	5,000.00	5,000.00	6,500.00
“ “ “ 4½s, 1902,	5,000.00	5,000.00	5,400.00
Escanaba & Lake Superior, 6s, 1901,	5,000.00	5,000.00	5,500.00
Evansville & Terre Haute, 6s, 1921,	5,000.00	5,000.00	5,400.00
Ohio Central, 4½s, 1930,	10,000.00	10,000.00	10,500.00
Del. & Hud. Canal Co., 7s, 1917,	15,000.00	15,000.00	21,450.00
BANK STOCKS.			
20 shares Hartford National, Hartford,	2,000.00	2,000.00	3,000.00
40 “ American “ “	2,000.00	2,000.00	2,500.00
15 “ Aetna “ “	1,500.00	1,500.00	1,650.00
9 “ Phoenix “ “	900.00	900.00	990.00
7 “ Charter Oak “ “	700.00	700.00	700.00
40 “ Exchange “ “	2,000.00	2,000.00	2,500.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
30 shares	New Britain National, New Britain, \$	3,000.00	3,000.00	4,800.00
15 "	Mechanics " "	1,500.00	1,500.00	1,875.00
20 "	Danbury " Danbury,	2,000.00	2,000.00	2,400.00
30 "	City " Bridgeport,	3,000.00	3,000.00	4,500.00
110 "	Pequonnock " "	11,000.00	11,000.00	16,500.00
100 "	Waterbury " Waterbury,	5,000.00	5,000.00	10,000.00
100 "	Fourth " "	10,000.00	10,000.00	13,000.00
30 "	Deep River " "	3,000.00	3,000.00	3,600.00
50 "	Thomaston " "	5,000.00	5,000.00	5,500.00
30 "	First " Litchfield,	3,000.00	3,000.00	3,900.00
100 "	Nat. Bank of the Republic, N. Y.,	10,000.00	10,000.00	16,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,054; total amount,	\$352,216.99
2	Number of depositors having \$1,000 and not over \$2,000,	112; total amount,	146,374.69
3	Number of depositors having over \$2,000 and not over \$10,000,	39; total amount,	105,236.78
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,205; total deposits,	\$603,828.46
6	Largest amount due a single depositor,		6,474.38
7	Number of accounts opened during the year, 576; number closed,	349.	
8	Amount of income received during the year,		33,242.29
9	Amount of dividends declared during the year,		23,511.60
10	Amount deposited, including interest credited, the past year,		254,797.85
11	Amount withdrawn during the year,		198,960.94
12	Increase of deposits the past year,		55,836.91
13	Amount carried to surplus or profit and loss during the year,		24.72
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. in January, 2 per cent. in July.		
17	State tax during the past year,		1,272.60
18	Total office expenses the past year, including salaries,		2,116.03
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		949.10
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		13,400.00
23	Date of annual meeting for choice of officers,		July.

OFFICERS:—President, William Ward; Treasurer, Adelbert C. Tuttle; Directors or Trustees, J. H. Whittemore, L. D. Warner, D. P. Mills, F. F. Schaffer, J. T. Garrison.

NEW CANAAN SAVINGS BANK.

GEORGE F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$31,890.00	Whole Amt. of Deposits, . .	\$73,552.54
Loans on Collateral Security, . .	2,500.00	Surplus Account, . . .	3,225.00
Loans on Personal Sec'y only, . .	2,500.00	Interest Account, . . .	11,123.33
Bank Stocks in Connecticut, . .	19,500.00	Profit and Loss Account, . .	441.54
Real Estate by Foreclosure, . .	29,120.80	Rent Account, . . .	188.82
Expense Account, . . .	253.00		
Cash in Bank, . . .	2,633.38		
Cash on hand, . . .	134.05		
Total Assets, . . .	\$88,531.23	Total Liabilities, . . .	\$88,531.23

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
195 shares First Nat. of New Canaan, Conn., . \$	19,500.00	19,500.00	19,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	414; total amount,	\$51,212.98
2	Number of depositors having \$1,000 and not over \$2,000, . .	16; total amount,	20,013.92
3	Number of depositors having over \$2,000, and not over \$10,000,	1; total amount,	2,325.64
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	431; total deposits,	\$73,552.54
6	Largest amount due a single depositor, . . .		2,325.64
7	Number of accounts opened during the year, 78; number closed, 62.		
8	Amount of income received during the year, . . .		4,319.57
9	Amount of dividends declared during the year, . . .		2,767.53
10	Amount deposited, including interest credited, the past year, . .		23,157.35
11	Amount withdrawn during the year, . . .		21,476.71
12	Increase of deposits the past year, . . .		1,680.64
13	Amount carried to surplus or profit and loss during the year, . .		200.00
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent; when paid, Jan. 10th and July 10th.		
17	State tax during the past year, . . .		None.

NEW CANAAN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

18	Total office expenses the past year, including salaries, . . .	\$766.05
19	Net amount of income during the year from real estate owned, . . .	1,053.11
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all the loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	3,000.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS. — President, Edwin Hoyt; Treasurer, G. F. Lockwood; Directors or Trustees, B. F. Hoyt, J. F. Bliss, C. W. Hodges, B. P. Mead, L. B. Sutton.

NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.

JOHN A. RICHARDSON, Treasurer.

INCORPORATED, 1881.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$38,800.00	Whole Amount of Deposits, . . .	\$43,132.22
Loans on Collateral Sec'ty, . . .	1,500.00	Surplus Account, . . .	58.45
Expense Account, . . .	20.00	Interest Account, . . .	3,025.86
Loans on Stock of the Asscn, . . .	1,600.00		
Cash on hand, . . .	4,296.53		
Total Assets, . . .	\$46,216.53	Total Liabilities, . . .	\$46,216.53

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	159; total amount, . . .	\$33,678.37
2	Number of depositors having \$1,000 and not over \$2,000, . . .	6; total amount, . . .	7,449.77
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount, . . .	2,004.08
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	166; total deposits, . . .	\$43,132.22
6	Largest amount due a single depositor, . . .		2,004.08
7	Number of accounts opened during the year, . . .	45; number closed, . . .	89.
8	Amount of income received during the year, . . .		3,025.86
9	Amount of dividends declared during the year, . . .		1,771.65
10	Amount deposited, including interest credited, the past year, . . .		17,137.65
11	Amount withdrawn during the year, . . .		21,971.70
12	Decrease of deposits the past year, . . .		4,834.05
13	Amount carried to surplus or profit and loss during the year, . . .		50.38
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, March, 1894. . .		
17	State tax during the past year, . . .		None.
18	Total office expenses the past year, including salaries, . . .		597.88
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		2,500.00
23	Date of annual meeting for choice of officers, March, first Monday. . .		

OFFICERS. — President, Henry F. Peck; Vice-President, James Bishop; Secretary, Robert E. Baldwin; Treasurer, John A. Richardson; Auditors, John M. Peck, Edward F. Mansfield; Directors, Franklin H. Hart, Nelson Adams, Frank S. Andrew, Charles L. Baldwin, Joseph Porter, A. Heaton Robertson, Albert Tilton, Fred. B. Farnsworth, Henry H. Sparks, Francis Potter, James D. Dewell.

NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$2,020,137.00	Whole Amt. of Deposits, \$7,994,218.92
Loans on Collateral Security, 313,808.50	Surplus Account, . . . 250,000.00
Loans on Personal Sec'y only, 174,450.00	Interest Account, . . . 120,451.38
Town, City, and Corp. Bds., 3,133,519.00	Profit and Loss Account, 67,060.77
Town and Borough Notes, 9,500.00	
Railroad Bonds, . . . 2,203,500.00	
Bank Stocks in Connecticut, 135,100.00	
Real Estate by Foreclosure, 4,245.00	
Banking House, . . . 6,000.00	
Tax Account, . . . 8,822.40	
Expense Account, . . . 4,714.73	
Real Estate, Bank Site, . . 39,392.44	
Mercantile National Bank, New York (deposit), . . 104,783.57	
Cash in Bank, . . . 116,681.54	
Cash on hand, . . . 157,076.89	
Total Assets, . . . \$8,431,731.07	Total Liabilities, . . \$8,431,731.07

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Borough of New Haven, \$	4,500.00	4,500.00	4,500.00
Town of Orange,	5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Saybrook, Town, 3 ⁶⁵ / ₁₀₀ s, 1909, . .	25,000.00	25,000.00	23,750.00
Groton, " 6s, 1895-1896, . .	3,000.00	3,000.00	3,000.00
Wallingford, " 4s, 1904, . .	4,000.00	4,000.00	4,000.00
Seymour, " 4 ¹ / ₂ s, 1895-1905, . .	35,000.00	35,000.00	35,000.00
New Haven, " 3 ¹ / ₂ s, 1924-1928, . .	110,000.00	110,000.00	105,600.00
New Canaan, " 4s, 1899, . .	11,000.00	11,000.00	11,000.00
Middletown, " 3 ⁶⁵ / ₁₀₀ s, 1909, . .	90,000.00	90,000.00	85,500.00
Haddam, " 4s, 1895-1897, . .	7,500.00	7,500.00	7,500.00
Cincinnati, City, Ohio, 5s, 1930, . .	50,000.00	50,000.00	55,000.00
" " " 6s, 1906-1909, . .	60,000.00	60,000.00	72,000.00
" " " 7 ³ / ₁₀₀ s, 1902-1906, . .	270,000.00	270,000.00	337,500.00
" " " 7s, 1902-1908, . .	56,000.00	56,000.00	70,000.00
Cleveland, " " 6s, 1895-1898, . .	47,000.00	47,000.00	56,400.00
" " " 4 ¹ / ₂ s, 1895-1898, . .	66,000.00	66,000.00	69,300.00
Columbus, " " 4s, 1903-1918, . .	256,000.00	256,000.00	263,680.00
" " " 4 ¹ / ₂ s, 1902, . .	25,000.00	25,000.00	25,875.00
Toledo, " " 5s, 1897-1898, . .	11,140.00	11,140.00	11,251.00

NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.							
Bath,	City,	Maine,	4½s,	1907,	\$ 85,000.00	85,000.00	89,250.00
"	"	"	4s,	1921,	5,000.00	4,975.00	5,000.00
"	"	"	6s,	1896-1902,	10,000.00	10,000.00	10,900.00
Bangor,	"	"	6s,	1899-1905,	8,000.00	8,000.00	8,800.00
Portland,	"	"	6s,	1896-1907,	125,000.00	125,000.00	151,250.00
Augusta,	"	"	4s,	1915,	10,000.00	10,000.00	10,100.00
Rockland,	"	"	6s,	1895-1902,	27,500.00	27,500.00	29,975.00
St. Louis,	"	Mo.,	4s,	1908-1912,	183,000.00	183,000.00	192,150.00
"	"	"	6s,	1895-1906,	132,000.00	132,000.00	145,200.00
Kansas,	"	"	4s,	1910,	25,000.00	24,904.00	25,250.00
Chicago,	"	Ill.,	7s,	1895-1898,	41,000.00	41,000.00	41,820.00
"	"	"	6s,	1895-1898,	90,000.00	90,000.00	92,700.00
Lake View,	"	"	4s,	1908,	20,000.00	20,000.00	20,200.00
New Haven,	"	Conn.,	4s,	1897,	53,000.00	53,000.00	53,530.00
"	"	"	7s,	1901,	40,000.00	40,000.00	46,800.00
"	School Dist.,	"	4s,	1909-1924,	170,000.00	170,000.00	175,100.00
South Norwalk,	City,	Conn.,	4s,	1901-1913,	47,500.00	47,500.00	47,975.00
Minneapolis,	"	Minn.,	4s,	1919,	50,000.00	50,000.00	51,500.00
"	"	"	4½s,	1921,	50,000.00	50,000.00	55,000.00
St. Paul,	"	"	7s,	1898,	11,000.00	11,000.00	12,100.00
"	"	"	5s,	1912-1915,	55,000.00	55,000.00	60,500.00
"	"	"	4½s,	1918-1919,	30,000.00	30,000.00	30,900.00
Duluth,	"	"	5s,	1907-1923,	76,000.00	76,000.00	83,600.00
Davenport,	"	Iowa,	4½s,	1909,	100,000.00	100,000.00	107,000.00
"	"	"	6s,	1899,	24,000.00	24,000.00	24,000.00
Denver,	"	Col.,	4s,	1904,	100,000.00	100,000.00	96,000.00
New Albany,	"	Ind.,	5s,	1915,	100,000.00	100,000.00	115,000.00
Fort Wayne,	"	"	6s,	1895-1901,	21,000.00	21,000.00	23,520.00
"	"	"	4½s,	1913,	50,000.00	50,000.00	55,000.00
Paterson,	"	N. J.,	5s,	1895-1908,	53,000.00	53,000.00	56,180.00
Trenton,	"	"	5s,	1916,	5,000.00	5,000.00	5,800.00
Camden,	"	"	4½s,	1922-1923,	100,000.00	100,000.00	110,000.00
Wallingford,	Borough,	Conn.,	4s,	1902,	25,000.00	25,000.00	25,000.00
Norwalk,	"	"	4s,	1908,	40,000.00	40,000.00	40,000.00
Birmingham,	"	"	4s,	1908,	45,000.00	45,000.00	45,000.00
RAILROAD BONDS.							
Buffalo, New York & Erie,			7s,	1916,	26,000.00	26,000.00	35,100.00
Pitts., McKeesp't & Youghioheny,			6s,	1932,	50,000.00	50,000.00	64,000.00
Delaware & Bound Brook,			7s,	1905,	10,000.00	10,000.00	12,300.00
Illinois Central,			6s,	1898,	112,000.00	112,000.00	117,600.00
Shore Line,			4½s,	1910,	200,000.00	200,000.00	214,000.00
New York & Harlem,			7s,	1900,	18,000.00	18,000.00	21,600.00
Chicago, Rock Island & Pacific,			6s,	1917,	200,000.00	200,000.00	252,000.00
Republican Valley,			6s,	1919,	3,000.00	3,000.00	3,840.00
Atchison & Nebraska,			7s,	1908,	11,000.00	11,000.00	14,080.00
Del. & Hud. Canal Co., Penn. Div.,			7s,	1917,	150,000.00	150,000.00	211,500.00
Shamokin Valley & Pottsville,			7s,	1901,	30,000.00	30,000.00	34,800.00
Warren,			7s,	1900,	26,000.00	26,000.00	29,900.00

NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Iowa Falls & Sioux City,	7s, 1917, \$	50,000.00	50,000.00	71,000.00
Terre Haute & Indianapolis,	5s, 1925,	75,000.00	75,000.00	82,500.00
Little Miami,	5s, 1912,	154,000.00	154,000.00	169,400.00
Sunbury & Lewiston,	7s, 1896,	42,000.00	42,000.00	43,680.00
Chicago & Southwestern,	7s, 1899,	103,000.00	103,000.00	115,360.00
Fonda, Johnstown & Gloversville,	7s, 1900,	21,500.00	21,500.00	24,510.00
New York, Lackawanna & Western,	6s, 1921,	27,000.00	27,000.00	35,100.00
Montgomery & Erie,	5s, 1926,	21,000.00	21,000.00	24,150.00
Albany & Susquehanna,	7s, 1906,	6,000.00	6,000.00	7,320.00
Central Ohio,	4½s, 1930,	100,000.00	100,000.00	103,000.00
Evansville & Terre Haute,	6s, 1931,	40,000.00	40,000.00	50,000.00
Morris & Essex,	7s, 1914,	64,000.00	64,000.00	88,320.00
Rensselaer & Saratoga,	7s, 1921,	9,000.00	9,000.00	12,915.00
Detroit & Bay City,	8s, 1902,	19,000.00	19,000.00	23,180.00
Housatonic,	5s, 1937,	25,000.00	25,000.00	29,250.00
St. Paul, Minn. & Manit'a, Dak. Ex.,	6s, 1910,	10,000.00	10,000.00	11,800.00
Mil., Lake Shore & West., Mich. Div.,	6s, 1924,	5,000.00	5,000.00	6,200.00
“ “ Ash. Div.,	6s, 1925,	5,000.00	5,000.00	6,200.00
New York Central & Hudson River,	7s, 1903,	5,000.00	5,000.00	6,400.00
Chicago & Northwestern:—				
Milwaukee & Madison,	6s, 1905,	10,000.00	10,000.00	11,400.00
Tomah Division,	6s, 1905,	93,000.00	93,000.00	106,020.00
Menominee Extension,	7s, 1911,	64,000.00	64,000.00	83,200.00
Madison Extension,	7s, 1911,	50,000.00	50,000.00	65,000.00
Northwest Union,	7s, 1917,	81,000.00	81,000.00	111,780.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	103,000.00	103,000.00	111,240.00
Des Moines & Minneapolis,	7s, 1907,	10,000.00	10,000.00	12,500.00
Escanaba & Lake Superior,	6s, 1901,	30,000.00	30,000.00	33,000.00
Iowa Midland,	8s, 1900,	33,000.00	33,000.00	39,600.00
Iowa Division,	4½s, 1902,	50,000.00	50,000.00	51,500.00
Cedar Rapids & Missouri River,	7s, 1916,	35,000.00	35,000.00	47,950.00
Northern Illinois,	5s, 1910,	27,000.00	27,000.00	28,620.00
BANK STOCKS.				
600 shares Merchants National, New Haven,		30,000.00	30,000.00	27,000.00
85 “ Mechanics “ “		5,100.00	5,100.00	5,440.00
185 “ Yale “ “		18,500.00	18,500.00	21,460.00
85 “ City, “ “		8,500.00	8,500.00	10,370.00
150 “ Second “ “		15,000.00	15,000.00	25,050.00
80 “ National New Haven, “		8,000.00	8,000.00	13,360.00
200 “ “ Tradesmen's, “		20,000.00	20,000.00	27,600.00
3,000 “ New Haven County Na'tl, “		30,000.00	30,000.00	39,000.00

NEW HAVEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	22,328; total amount, \$4,096,071.92
2	Number of depositors having \$1,000 and not over \$2,000,	1,818; total amount, 2,443,930.00
3	Number of depositors having over \$2,000 and not over \$10,000,	499; total amount, 1,454,217.00
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	24,645; total deposits, \$7,994,218.92
6	Largest amount due a single depositor,	9,461.55
7	Number of accounts opened during the year, 3,789; number closed, 4,071.	
8	Amount of income received during the year,	414,480.85
9	Amount of dividends declared during the year,	291,201.77
10	Amount deposited, including interest credited, the past year,	2,488,306.94
11	Amount withdrawn during the year,	2,296,554.54
12	Increase of deposits the past year,	191,752.40
13	Amount carried to surplus or profit and loss during the year,	None.
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	*Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	18,544.80
18	Total office expenses the past year, including salaries,	21,758.28
19	Net amount of income during the year from real estate owned,	740.46
20	What assets, if any, yielding no income during the year,	1,600.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	85,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in May.	

OFFICERS.—President, Samuel E. Merwin; Vice-Presidents, Gardner Morse, Wallace B. Fenn; Treasurer, Robert A. Brown; Directors or Trustees, Henry D. White, Stephen B. Butler, George J. Brush, George W. Curtis, Nathan H. Sanford, John H. Leeds, Thomas R. Trowbridge, Walter B. Law, Ezekiel G. Stoddard.

* On deposits in excess of \$2,000 at the rate of 3 per cent. per annum.

NEW MILFORD SAVINGS BANK.

CHARLES RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$567,592.36	Whole Amt. of Deposits, . .	\$976,894.21
Loans on Collateral Security, . .	39,075.38	Surplus Account, . . .	65,000.00
Loans on Personal Sec'y only, . .	34,322.00	Interest Account, . . .	32,490.04
Town, City, and Corp. Bonds, . .	238,025.00	Profit and Loss Account, . .	841.99
Town, City, and Borough Notes and Orders, . . .	4,000.00		
School Dist. Notes and Orders, . .	7,000.00		
Railroad Bonds, . . .	37,000.00		
Bank Stocks in Connecticut, . .	58,219.50		
Real Estate by Foreclosure, . .	13,497.79		
Banking House, . . .	11,000.00		
Expense Account, . . .	5,114.21		
Premium Account, . . .	29,721.30		
Cash in Bank, . . .	24,621.45		
Cash on hand, . . .	6,037.25		
Total Assets, . . .	\$1,075,226.24	Total Liabilities, . . .	\$1,075,226.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Roxbury, Conn., \$	4,000.00	4,000.00	4,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
North School Dist., Town of Orange, Conn., .	7,000.00	7,000.00	7,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, 7 $\frac{3}{10}$ s, 1897,	2,000.00	2,000.00	2,140.00
" " 7 $\frac{3}{10}$ s, 1899,	10,000.00	10,000.00	11,200.00
" " 7 $\frac{3}{10}$ s, 1902,	41,000.00	41,000.00	48,380.00
" " 7 $\frac{3}{10}$ s, 1906,	31,000.00	31,000.00	38,750.00
" " 7s, 1897,	1,000.00	1,000.00	1,080.00
" " 7s, 1902,	5,000.00	5,000.00	5,900.00
" " 7s, 1908,	25,000.00	25,000.00	27,750.00
" " 6s, 1895,	5,000.00	5,000.00	5,050.00
Chicago, Ill., 7s, 1895,	35,000.00	35,000.00	36,267.00
" " 7s, 1899,	2,000.00	2,000.00	2,256.00
St. Louis, Mo., 6s, 1895,	4,000.00	4,000.00	4,058.00
Cleveland, Ohio, 7s, 1895,	4,000.00	4,000.00	4,040.00
" " 6s, 1896,	1,000.00	1,000.00	1,025.00
Danbury, Conn., 4 $\frac{1}{2}$ s, 1900,	13,000.00	13,000.00	13,330.00
Dayton, Ohio, 6s, 1894,	3,000.00	3,000.00	3,000.00
" " 6s, 1895,	3,000.00	3,000.00	3,090.00
New Haven, Conn., 6s, 1900,	200.00	200.00	220.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
Columbus, Ohio, 4½s, 1902, \$	8,000.00	8,000.00	8,271.00
“ “ 4s, 1909, .	5,000.00	5,000.00	5,000.00
Denver, Col., 4s, 1907, .	13,000.00	13,000.00	12,740.00
“ “ 4s, 1908, .	7,000.00	6,825.00	6,800.00
Brooklyn, N. Y., 7s, 1905, .	10,000.00	10,000.00	12,500.00
Toledo, Ohio, 5s, 1911, .	10,000.00	10,000.00	11,220.00
RAILROAD BONDS.			
Illinois Central, 6s, 1898, .	20,000.00	20,000.00	21,120.00
“ “ 5s, 1921, .	5,000.00	5,000.00	5,800.00
Chicago & Northwestern, . . 7s, 1898, .	4,000.00	4,000.00	4,360.00
“ “ 6s, 1905, .	8,000.00	8,000.00	9,360.00
BANK STOCKS.			
100 shares First Nat'l, New Milford, Conn.,	10,000.00	12,240.00	14,000.00
10 “ Conn., “ Bridgeport, “	1,000.00	1,400.00	1,500.00
90 “ Pequon'ck “ “ “	9,000.00	9,870.00	12,600.00
60 “ City “ “ “	6,000.00	6,970.00	9,000.00
80 “ B'port “ “ “	4,000.00	5,678.00	8,000.00
15 “ Nat. Iron, Falls Village, “	1,500.00	1,875.00	1,650.00
10 “ First Nat., Middletown, “	1,000.00	1,140.00	1,060.00
33 “ Middles'x Co. “ “ “	3,300.00	3,537.00	3,399.00
17 “ Middletown “ “ “	1,275.00	1,895.50	1,785.00
33 “ First “ W. Meriden, “	3,300.00	3,696.00	3,696.00
8 “ Merchants “ Norwich, “	800.00	800.00	800.00
8 “ City “ So. Norwalk, “	800.00	856.00	856.00
48 “ Danbury “ Danbury, “	4,800.00	6,205.00	5,760.00
19 “ First “ Hartford, “	1,900.00	2,057.00	2,052.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,921; total amount,	\$547,062.33
2	Number of depositors having \$1,000 and not over \$2,000, .	254; total amount,	373,682.50
3	Number of depositors having over \$2,000 and not over \$10,000, .	16; total amount,	56,149.38
4	Number of depositors having over \$10,000, .	0; total amount,	0
5	Total number of depositors,	3,191; total deposits,	\$976,894.21
6	Largest amount due a single depositor,		9,449.59
7	Number of accounts opened during the year, 367; number closed, 392.		
8	Amount of income received during the year,		54,510.06
9	Amount of dividends declared during the year,		42,652.77
10	Amount deposited, including interest credited, the past year,		205,015.54
11	Amount withdrawn during the year,		221,188.16
12	Decrease of deposits the past year,		16,172.62

NEW MILFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

13	Amount carried to surplus or profit and loss during the year, . . .	\$1,500.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2½ per cent. Oct. 1, 1893; 2 per cent. April 1, 1894, on acct. under \$2,000; 2 per cent. Oct. 1, 1893; 1½ per cent. April 1, 1894, on acct. over \$2,000.	
17	State tax during the past year,	2,305.24
18	Total office expenses the past year, including salaries,	3,590.32
19	Net amount of income during the year from real estate owned,	250.07
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	22,000.00
23	Date of annual meeting for choice of officers, July 20, 1894.	

OFFICERS. — President, Ralph E. Canfield; Vice-President, Isaac B. Bristol; Treasurer, Charles Randall; Asst. Treasurer, H. Le Roy Randall; Directors or Trustees, Charles H. Booth, Turney Soule, Geo. W. Anthony, Charles M. Beach, H. Le Roy Randall.

NEWTOWN SAVINGS BANK.

CHARLES H. NORTHPROP, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$281,105.97	Whole Amount of Deposits, \$	593,297.03
Loans on Collateral Security, . . .	29,168.25	Surplus Account, . . .	18,000.00
Loans on Personal Sec'y only, . . .	40,325.86	Interest Account, . . .	16,180.51
United States Bonds, . . .	100.10	Profit and Loss Account, . . .	106.23
Town, City, and Corp. Bonds, . . .	57,000.00	Collection Account, . . .	1,634.65
Town Notes, . . .	21,517.91	Rent Account, . . .	1,342.97
Church Orders, . . .	476.63		
Railroad Bonds, . . .	119,000.00		
Bank Stocks in Connecticut, . . .	43,100.00		
Real Estate by Foreclosure, . . .	12,121.09		
Insurance Account, . . .	783.24		
Expense Account, . . .	1,703.54		
Premium Account, . . .	9,847.19		
Safe and Fixtures, . . .	500.00		
Cash in Bank, . . .	7,982.49		
Cash on hand, . . .	5,829.12		
Total Assets, . . .	\$630,561.39	Total Liabilities, . . .	\$630,561.39

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered,	\$ 100.00	100.10	114.00
TOWN NOTES.			
Town of Newtown,	21,517.91	21,517.91	21,517.91
CHURCH ORDERS.			
Trinity Church of Newtown,	476.63	473.63	476.63
TOWN, CITY, AND CORPORATION BONDS.			
City of Milwaukee, 7s, 1902,	3,000.00	3,000.00	3,275.00
" Cincinnati, 6s, 1909,	1,000.00	1,000.00	1,150.00
" Cleveland, 7s, 1895,	3,000.00	3,000.00	3,060.00
" " 6s, 1896,	1,000.00	1,000.00	1,050.00
" Bridgeport, 5s, 1908,	5,500.00	5,500.00	5,800.00
" Columbus, 6s, 1897,	1,000.00	1,000.00	1,020.00
" " 6s, 1906,	3,000.00	3,000.00	3,120.00
" Davenport, 6s, 1898,	1,500.00	1,500.00	1,545.00
" Sioux City, 4½s, 1908,	5,000.00	5,000.00	5,000.00
" Topeka, 5s, 1913,	15,000.00	15,000.00	15,900.00

NEWTOWN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT.			
City of Denver (San. S'w'r Dis.), 6s, 1901, . %	7,000.00	7,000.00	7,000.00
“ Los Angeles, 5s, 1908, .	1,000.00	1,000.00	1,025.00
Town of South Denver, 6s, 1904, .	2,000.00	2,000.00	2,220.00
“ “ 6s, 1906, .	1,000.00	1,000.00	1,120.00
City of Davenport, 6s, 1899, .	7,000.00	7,000.00	7,280.00
RAILROAD BONDS.			
Milwaukee & Madison, 6s, 1905,	4,000.00	4,000.00	4,640.00
Northwestern Union, 7s, 1917,	20,000.00	20,000.00	27,600.00
Chicago, Burlington & Quincy, 7s, 1903,	5,000.00	5,000.00	6,125.00
Escanaba & Lake Superior, 6s, 1901,	2,000.00	2,000.00	2,220.00
Northern Illinois, 5s, 1910,	4,000.00	4,000.00	4,280.00
Southwest Pennsylvania, 7s, 1917,	7,000.00	7,000.00	8,400.00
Chicago, Milwaukee & St. Paul: —			
Dubuque Division, 6s, 1920,	5,000.00	5,000.00	5,450.00
La Crosse & Davenport “ 5s, 1919,	2,000.00	2,000.00	2,080.00
Southwestern “ 6s, 1909,	7,000.00	7,000.00	7,700.00
Chicago & Pacific Western “ 5s, 1921,	5,000.00	5,000.00	5,350.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1928,	20,000.00	20,000.00	20,500.00
Shamokin Valley & Pottsville, 7s, 1901,	2,000.00	2,000.00	2,340.00
Saginaw & Western, 6s, 1913,	10,000.00	10,000.00	10,000.00
Iowa Falls & Sioux City, 7s, 1917,	6,000.00	6,000.00	7,620.00
Baltimore & Cumberland Valley, 6s, 1931,	10,000.00	10,000.00	13,000.00
E. & T. H. (Sul. Co. Coal Branch), 5s, 1930,	10,000.00	10,000.00	10,000.00
BANK STOCKS.			
92 shares Bridgeport Nat., Bridgeport, Conn.,	4,600.00	4,600.00	9,200.00
63 “ Pequonnock “ “ “	6,300.00	6,300.00	8,820.00
69 “ City “ “ “	6,900.00	6,900.00	10,350.00
59 “ Danbury “ Danbury, “	5,900.00	5,900.00	7,375.00
57 “ Pahquioque “ “ “	5,700.00	5,700.00	7,695.00
10 “ First “ New Milford, “	1,000.00	1,000.00	1,400.00
85 “ “ “ Norwich, “	8,500.00	8,500.00	9,350.00
24 “ Uncas “ “ “	1,200.00	1,200.00	1,200.00
17 “ Thames “ “ “	1,700.00	1,700.00	2,380.00
3 “ Merchants “ “ “	300.00	300.00	300.00
8 “ Nat. Bk. of Com., New London, “	800.00	800.00	960.00
2 “ New London City Nat., “ “	200.00	200.00	200.00

NEWTOWN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,195; total amount,	\$250,069.17
2	Number of depositors having \$1,000 and not over \$2,000,	107; total amount,	145,861.65
3	Number of depositors having over \$2,000 and not over \$10,000,	58; total amount,	197,366.21
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,360; total deposits,	\$593,297.03
6	Largest amount due a single depositor,		8,993.27
7	Number of accounts opened during the year, 128; number closed,	121.	
8	Amount of income received during the year,		31,664.68
9	Amount of dividends declared during the year,		22,506.46
10	Amount deposited, including interest credited, the past year,		112,155.91
11	Amount withdrawn during the year,		94,920.24
12	Increase of deposits the past year,		17,235.67
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		500.00
15	Amount of paper charged off the past year,		2,500.00
16	Rate of dividend the last year, 4 per cent.; when paid, October and April.		
17	State tax during the past year,		1,287.67
18	Total office expenses the past year, including salaries,		2,152.28
19	Net amount of income during the year from real estate owned,		330.71
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		13,000.00
23	Date of annual meeting for choice of officers, October.		

OFFICERS. — President, Philo Clarke; Treasurer, Charles H. Northrop; Directors or Trustees, Philo Clarke, Monroe Judson, William L. Terrill, William N. Northrop, Cyrus B. Sherman, William Botsford, Aaron Sanford, David C. Peck, Daniel G. Beers, Philo Nichols, Hosea B. Northrop, John B. Peck, John B. Wheeler, Theron E. Platt, Charles H. Northrop, John J. Northrop.

NORFOLK SAVINGS BANK.

JOSEPH N. COWLES, Treasurer.

INCORPORATED, 1856.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$93,710.00	Whole Amount of Deposits, \$193,172.05	
Loans on Collateral Security, . . .	3,950.00	Surplus Account, . . .	8,000.00
Loans on Personal Sec'y only, . . .	21,252.85	Interest Account, . . .	999.52
Town, City, and Corp. B'ds, . . .	15,000.00		
Railroad Bonds, . . .	24,800.00		
Bank Stocks in Connecticut, . . .	19,600.00		
Bank Stocks in other States, . . .	8,077.50		
Real Estate by Foreclosure, . . .	7,438.94		
Banking House, . . .	3,925.28		
Tax Account, . . .	161.80		
Expense Account, . . .	100.00		
Cash in Bank, . . .	4,155.20		
Total Assets, . . .	\$202,171.57	Total Liabilities, . . .	\$202,171.57

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Cincinnati, . . .	5s, 1930, \$	5,000.00	5,000.00	5,500.00
" . . .	6s, 1900,	5,000.00	5,000.00	5,500.00
Los Angeles, Cal., . . .	5s, 1912,	5,000.00	5,000.00	5,500.00
RAILROAD BONDS.				
Joliet & Northern Indiana, . . .	7s, 1907,	8,000.00	10,000.00	10,000.00
Michigan Central, . . .	7s, 1902,	5,000.00	5,800.00	5,800.00
New York Central, . . .	7s, 1903,	4,000.00	4,500.00	5,000.00
Illinois Central, . . .	6s, 1898,	4,000.00	4,500.00	4,500.00
BANK STOCKS.				
20 shares Merchants Bank, . . .	New York,	1,000.00	1,200.00	1,200.00
36 " Merchants Exchange, . . .	"	1,800.00	1,800.00	2,000.00
36 " First National, . . .	Norwich,	3,600.00	4,200.00	4,200.00
3 " Merchants " . . .	"	300.00	300.00	300.00
25 " Thames " . . .	"	2,500.00	3,500.00	3,500.00
20 " Pahquoique " . . .	Danbury,	2,000.00	2,500.00	2,500.00
20 " Middlesex " . . .	Middletown,	2,000.00	2,400.00	2,400.00
10 " Birmingham, . . .	"	1,000.00	1,500.00	1,500.00
10 " Mercantile, . . .	Hartford,	1,000.00	1,000.00	1,000.00
15 " Meriden, . . .	"	1,500.00	2,000.00	2,000.00
22 " South Norwalk, . . .	"	2,200.00	2,200.00	2,200.00
30 " Park, . . .	New York,	3,000.00	5,077.50	9,000.00

NORFOLK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	698; total amount,	\$115,034.61
2	Number of depositors having \$1,000 and not over \$2,000,	58; total amount,	55,683.80
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	22,453.64
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	764; total deposits,	\$193,172.05
6	Largest amount due a single depositor,		3,640.00
7	Number of accounts opened during the year, 51; number closed, 26.		
8	Amount of income received during the year,		9,883.36
9	Amount of dividends declared during the year,		7,618.32
10	Amount deposited, including interest credited, the past year,		41,618.99
11	Amount withdrawn during the year,		34,019.03
12	Increase of deposits the past year,		7,599.96
13	Amount carried to surplus or profit and loss during the year,		1,500.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		323.59
18	Total office expenses the past year, including salaries,		541.36
19	Net amount of income during the year from real estate owned,		60.00
20	What assets, if any, yielding no income during the year,		7,400.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		10,000.00
23	Date of annual meeting for choice of officers, first Monday in July.		

OFFICERS.—President, Robbins Battell; Treasurer, Joseph N. Cowles; Directors or Trustees, Ralph I. Crissey, F. E. Porter, Plumb Brown, Erastus Burr, A. R. Collar, W. A. Spaulding, Lyman Dunning.

THE NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$510,918.50	Whole Amt. of Deposits, . \$2,367,927.59
Loans on Collateral Security, 454,761.25	Surplus Account, . . . 75,000.00
Loans on Personal Sec'y only, 44,423.59	Interest Account, . . . 7,316.34
Town, City, and Corp. Bonds, 550,075.00	Profit and Loss Account, . 43,536.80
Town and City Notes and Orders, . . . 205,624.47	Rent Account, . . . 588.96
School Dist. Notes and Orders, 15,895.09	
Railroad Bonds, . . . 496,800.00	
Bank Stocks in Connecticut, 38,964.50	
Bank Stocks in other States, 30,650.47	
Real Estate by Foreclosure, 90,578.16	
Banking House and Lots, . 20,000.00	
Tax Account, . . . 2,805.68	
Expense Account, . . . 1,503.22	
Furniture and Fixtures, . 2,000.00	
Cash in Bank, . . . 26,893.06	
Cash and Cash Items on hand, 2,476.70	
Total Assets, . . . \$2,494,369.69	Total Liabilities, . \$2,494,369.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY NOTES AND ORDERS.			
Town of Norwalk, Orders, \$	113,500.00	113,500.00	113,500.00
“ New Canaan, “	2,000.00	2,000.00	2,000.00
City of Norwalk, Notes,	90,124.47	90,124.47	90,124.47
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School, Norwalk,	12,300.00	12,300.00	12,300.00
East Norwalk “ “	3,200.00	3,200.00	3,200.00
North Center “ “	260.00	260.00	260.00
Broad River “ “	135.09	135.09	135.09
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Norwalk (sewer), 4s, 1907, . .	10,000.00	10,000.00	10,000.00
City of Cincinnati, 7 ³ / ₁₀ s, 1902, . .	50,000.00	56,500.00	61,000.00
“ “ 7 ³ / ₁₀ s, 1906, . .	45,000.00	51,000.00	57,600.00
“ “ 7s, 1908, . .	10,000.00	11,600.00	13,000.00
“ “ 6s, 1909, . .	20,000.00	22,300.00	24,400.00
“ Chicago, 6s, 1895, . .	6,000.00	6,000.00	6,120.00
“ “ 7s, 1895, . .	19,000.00	19,000.00	19,570.00
“ “ 4s, 1921, . .	50,000.00	50,000.00	50,000.00
“ St. Louis, 6s, 1895, . .	7,000.00	7,000.00	7,140.00

THE NORWALK SAVINGS SOCIETY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
City of Columbus (Imp't),	6s,	1896-1900, \$		28,000.00	28,000.00	28,000.00
“ “ (Viaduct),	4½s,	1902, .		20,000.00	20,000.00	20,650.00
“ Minneapolis,	4s,	1917, .		20,000.00	20,000.00	20,000.00
“ “	4s,	1920, .		25,000.00	25,000.00	25,000.00
“ St. Paul (Sewer),	4s,	1919, .		20,000.00	20,000.00	20,000.00
“ “ (School),	4s,	1920, .		19,000.00	19,000.00	19,000.00
“ Denver,	4s,	1899, .		25,000.00	24,675.00	24,750.00
“ “	4s,	1907, .		25,000.00	25,000.00	24,750.00
“ Newark,	4s,	1922, .		25,000.00	25,000.00	25,000.00
“ Davenport (Imp't),	6s,	1899, .		26,000.00	26,000.00	26,000.00
“ Wilkesbarre,	4½s,	1904-1924,		29,000.00	29,000.00	30,450.00
“ Scranton,	4½s,	1914, .		50,000.00	55,000.00	55,000.00
RAILROAD BONDS.						
Chic., Rock Island & Pacific (Reg'd),	6s,	1917,		50,000.00	58,500.00	62,500.00
Illinois Central (Middle Div.),	“ 5s,	1921,		20,000.00	22,000.00	22,000.00
Chicago & Northwestern:—						
Northwestern Union,	7s,	1917,		50,000.00	60,000.00	67,500.00
Chicago & Tomah,	6s,	1905,		68,000.00	74,000.00	78,200.00
Menominee Extension,	7s,	1911,		50,000.00	59,000.00	66,500.00
Madison Extension,	7s,	1911,		25,000.00	28,500.00	33,250.00
Des Moines & Minneapolis,	7s,	1907,		10,000.00	11,000.00	12,000.00
Iowa Division,	4½s,	1922,		25,000.00	25,000.00	26,000.00
Chicago, Milwaukee & St. Paul:—						
La Crosse & Davenport,	5s,	1919,		30,000.00	30,000.00	31,500.00
Wisconsin Valley,	7s,	1909,		15,000.00	16,800.00	18,000.00
Chicago & Milwaukee,	7s,	1903,		25,000.00	28,000.00	31,250.00
Southwestern,	6s,	1909,		25,000.00	28,000.00	28,750.00
Terra Haute & Indianapolis,	5s,	1925,		50,000.00	56,000.00	56,500.00
BANK STOCKS.						
71 shares Fairfield County Nat'l, Norwalk,				7,100.00	7,100.00	6,390.00
120 “ Nat'l Bank of Norwalk, “				12,000.00	12,901.50	12,600.00
15 “ Central National, “				1,500.00	1,500.00	1,800.00
5 “ First “ “ So. Norwalk,				500.00	620.00	450.00
25 “ City “ “ “				2,500.00	2,500.00	2,750.00
55 “ Danbury “ Danbury,				5,500.00	5,830.00	5,830.00
4 “ First “ Westport,				400.00	400.00	400.00
50 “ Stamford “ Stamford,				1,500.00	2,250.00	2,500.00
41 “ Connecticut “ Bridgeport,				4,100.00	5,863.00	6,150.00
80 “ Fourth National, New York,				8,000.00	7,973.25	15,600.00
30 “ Metropolitan “ “				3,000.00	920.00	150.00
50 “ National Park, “ “				5,000.00	6,256.25	14,250.00
66 “ Merchants “ “				3,300.00	4,193.59	4,455.00
22 “ Market “ “				2,200.00	2,363.00	4,730.00
20 “ National Shoe and Leather, “				2,000.00	2,080.00	2,200.00
30 “ Western National, “				3,000.00	3,000.00	3,360.00
50 “ German-American National, “				3,750.00	3,859.38	4,387.50

THE NORWALK SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,047; total amount,	\$930,832.96
2	Number of depositors having \$1,000 and not over \$2,000,	481; total amount,	645,701.88
3	Number of depositors having over \$2,000 and not over \$10,000,	212; total amount,	681,698.16
4	Number of depositors having over \$10,000,	8; total amount,	109,694.59
5	Total number of depositors,	5,748; total deposits,	\$2,367,927.59
6	Largest amount due a single depositor,		20,000.00
7	Number of accounts opened during the year, 501; number closed,	581.	
8	Amount of income received during the year,		121,000.75
9	Amount of dividends declared during the year,		91,037.62
10	Amount deposited, including interest credited, the past year,		542,297.30
11	Amount withdrawn during the year,		529,189.51
12	Increase of deposits the past year,		13,107.79
13	Amount carried to surplus or profit and loss during the year,		10,376.39
14	Amount of paper past due,		200.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 10th and July 10th.		
17	State tax during the past year,		5,417.16
18	Total office expenses the past year, including salaries,		6,276.74
19	Net amount of income during the year from real estate owned,		1,529.47
20	What assets, if any, yielding no income during the year,		38,954.15
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		250,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in July.		

OFFICERS. — President, George M. Holmes; Treasurer, George E. Miller; Directors or Trustees, George M. Holmes, F. St. John Lockwood, Stephen H. Holmes, William A. Curtis, Edward K. Lockwood, Homer Merrill, Moses H. Glover, Ira Cole, George E. Miller.

NORWICH SAVINGS SOCIETY, NORWICH.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,976,469.85	Whole Amt. of Deposits, \$10,079,074.75
Loans on Collateral Security, 658,434.20	Surplus Account, . . . 300,000.00
Loans on Personal Sec'y only, 298,055.00	Interest Account, . . . 181,279.60
Town, City, and Corporation Bonds, . . . 3,368,875.00	Profit and Loss Account, . . . 213,001.92
Town, City, and Borough Notes and Orders, . . . 207,000.00	
School Dist. Notes and Orders, 43,500.00	
Railroad Bonds, . . . 3,600,230.00	
Bank Stocks in Connecticut, 115,200.00	
Real Estate by Foreclosure, 27,145.83	
Banking House, "Old," 25,000.00	
Banking House, "New," 100,000.00	
Expense Account, . . . 6,696.96	
Foreclosure Accounts, . . . 2,161.73	
Cash in Bank, . . . 338,614.53	
Cash on hand, . . . 5,973.17	
Total Assets, . . . \$10,773,356.27	Total Liabilities, . . \$10,773,356.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwich, Conn., \$	10,000.00	10,000.00	10,000 00
" Sterling, "	7,000.00	7,000.00	7,000.00
" Sprague, "	4,000.00	4,000.00	4,000.00
" Ledyard, "	1,000.00	1,000.00	1,000.00
City of Norwich, "	170,000.00	170,000.00	170,000.00
Boro. of Stonington, "	15,000.00	15,000.00	15,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Greenville, Norwich, Conn.,	10,000.00	10,000.00	10,000.00
West Chelsea, " "	6,500.00	6,500.00	6,500.00
Town Street, " "	7,000.00	7,000.00	7,000.00
Ninth, Stonington, "	20,000.00	20,000.00	20,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Hartford, Conn., 4½s, 1905, .	120,000.00	120,000.00	121,200.00
" Preston, " 6s, 1900, .	43,500.00	43,500.00	47,850.00
" East Lyme, " 4½s, 1905, .	15,000.00	15,000.00	15,600.00
" Norwich, " 4s, 1913, .	88,000.00	88,000.00	90,640.00
" " 7s, 1905, .	60,000.00	60,000.00	76,800.00

NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.			
Town of Stafford, Conn., 4s, \$3,000 annually, \$	33,000.00	33,000.00	33,330.00
“ Chatham, “ 3 ⁶⁵ / ₁₀₀ s, 1909, .	37,000.00	37,000.00	37,000.00
“ Wallingford, “ 4s, 1903, .	39,000.00	39,000.00	39,390.00
County of St. Louis, Mo., 6s, 1905, .	10,000.00	10,000.00	12,000.00
City of Norwich, Conn., 6s, 1898, .	101,000.00	101,000.00	109,080.00
“ “ “ 4s, 1913, .	125,000.00	125,000.00	128,750.00
“ “ “ 5s, 1908, .	6,000.00	6,000.00	6,780.00
“ Wheeling, W. Va., 3s,	12,000.00	10,200.00	10,200.00
“ Cleveland, Ohio, 5s, 1896, .	43,000.00	43,000.00	44,182.50
“ “ “ 6s, 1898, .	50,000.00	50,000.00	54,500.00
“ Waterbury, Conn., 4 ¹ / ₂ s, 1895-1898, .	20,000.00	20,000.00	20,348.00
“ So. Norwalk, “ 6s, 1905, .	30,000.00	30,000.00	36,000.00
“ Milwaukee, Wis., 7s, 1902, .	1,000.00	1,000.00	1,200.00
“ St. Louis, Mo., 6s, 1899, .	77,000.00	77,000.00	84,700.00
“ N. London, Conn., 3 ¹ / ₂ s, 1911, .	35,000.00	35,000.00	35,000.00
“ Vergennes, Vt., 4s, 1908, .	26,000.00	26,000.00	26,260.00
“ Bridgeport, Conn., 4s, 1919, .	100,000.00	100,000.00	104,000.00
“ Duluth, Minn., 4 ¹ / ₂ s, 1920, .	100,000.00	100,000.00	107,000.00
“ “ “ 5s, 1907, .	2,000.00	2,000.00	2,200.00
“ Cincinnati, Ohio, 4, 7-7 ³ / ₁₀ s, various, .	445,000.00	445,000.00	492,800.00
“ Sioux City, Iowa, 4 ¹ / ₂ s, 1909-1920, .	100,000.00	100,000.00	101,000.00
“ Chicago, Ill., 4-7s, 1895-1921, .	123,000.00	123,000.00	127,890.00
“ Dubuque, Iowa, 6s, 1900, .	50,000.00	50,000.00	52,000.00
“ “ “ 5s, 1899, .	45,000.00	45,000.00	45,900.00
“ Omaha, Neb., 5-6s, 1894-1900, .	89,300.00	89,300.00	91,718.50
“ Dayton, Ohio, 4s, 1902, .	10,000.00	10,000.00	10,100.00
“ Newark, N. J., 4s, 1911, .	150,000.00	150,000.00	151,500.00
“ Louisville, Ky., 4s, 1930, .	100,000.00	100,000.00	101,000.00
“ “ “ 5s, 1911, .	50,000.00	50,000.00	55,000.00
“ Denver, Colo., 5s, 1906, .	100,000.00	100,000.00	104,500.00
“ Columbus, Ohio, 4 ¹ / ₂ s, 1895-1908, .	560,000.00	560,000.00	576,800.00
“ Terre Haute, Ind., 6s, 1895-1904, .	50,000.00	50,000.00	53,250.00
“ Hamilton, Ohio, 5s, 1909-1916, .	50,000.00	50,000.00	54,250.00
“ “ “ 5s, 1900, .	10,000.00	10,000.00	10,650.00
“ Davenport, Iowa, 6s, 1900, .	40,000.00	40,000.00	42,200.00
“ Toledo, Ohio, 4s, 1942, .	25,000.00	24,875.00	25,000.00
“ “ “ 4 ¹ / ₂ s, 1914, .	200,000.00	200,000.00	206,000.00
RAILROAD BONDS.			
New London Northern, 5s, 1910, .	650,000.00	650,000.00	726,375.00
Chi., Milwaukee & St. Paul:—			
So. Minn. Division, 6s, 1910, .	150,000.00	150,000.00	174,000.00
Mineral Point “ 5s, 1910, .	145,000.00	145,000.00	153,700.00
La Crosse & Dav. “ 5s, 1919, .	86,000.00	86,000.00	90,300.00
Southwestern “ 6s, 1909, .	184,000.00	184,000.00	211,600.00
Wisconsin Valley “ 7s, 1909, .	25,500.00	25,500.00	33,150.00
Dubuque “ 6s, 1920, .	81,000.00	81,000.00	102,870.00
Columbus & Hoc. Valley, 7s, 1897, .	14,000.00	14,000.00	15,050.00
Warren, 7s, 1900, .	37,000.00	37,000.00	43,475.00

NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Jefferson'lle, Mad. & Ind's,	7s,	1906,	.	\$ 83,000.00	83,000.00	95,450.00
Morris & Essex,	7s,	1914,	.	100,000.00	100,000.00	142,500.00
New York & Harlem,	7s,	1900,	.	74,000.00	74,000.00	89,725.00
Elmira & Williamsport,	6s,	1910,	.	23,000.00	23,000.00	27,140.00
Greene,	7s,	1902,	.	70,000.00	70,000.00	84,000.00
Oswego & Rome,	7s,	1915,	.	11,000.00	11,000.00	15,620.00
Chicago & Northwestern:—						
Northwestern Union,	7s,	1917,	.	142,000.00	142,000.00	198,800.00
Chicago & Milwaukee,	7s,	1898,	.	75,000.00	75,000.00	85,875.00
Chicago & Tomah,	6s,	1905,	.	1,000.00	1,000.00	1,152.50
Madison Extension,	7s,	1911,	.	60,000.00	60,000.00	81,000.00
Maple River,	6s,	1897,	.	6,000.00	6,000.00	6,300.00
Des Moines & Min'apolis,	7s,	1907,	.	25,000.00	25,000.00	31,250.00
Cedar Rapids & Mis. Riv.,	7s,	1916,	.	46,000.00	46,000.00	64,400.00
Delaware & Bound Brook,	7s,	1905,	.	18,000.00	18,000.00	22,860.00
Buffalo, New York & Erie,	7s,	1916,	.	96,000.00	96,000.00	134,400.00
N. Y. Cent. & Hudson Riv.,	7s,	1903,	.	300,000.00	300,000.00	382,500.00
Shamokin Val. & Pottsville,	7s,	1901,	.	143,000.00	143,000.00	167,310.00
Iowa Falls & Sioux City,	7s,	1917,	.	90,000.00	90,000.00	117,000.00
Mineral Range,	5s,	1931,	.	50,000.00	49,730.00	50,000.00
Central Ohio,	4½s,	1930,	.	25,000.00	25,000.00	26,125.00
Utica & Black River,	4s,	1922,	.	100,000.00	100,000.00	105,000.00
P., McK. & Youghiogeny,	6s,	1932,	.	150,000.00	150,000.00	204,750.00
Hancock & Calumet,	5s,	1931,	.	20,000.00	20,000.00	20,000.00
Terre Haute & Ind'apolis,	5s,	1925,	.	200,000.00	200,000.00	225,500.00
Conn. & Passumpsic Rivs.,	4s,	1943,	.	100,000.00	100,000.00	102,000.00
Staten Island,	4½s,	1943,	.	50,000.00	50,000.00	50,000.00
Clev. & Mahoning Valley,	5s,	1938,	.	100,000.00	100,000.00	110,500.00
Chic., Burling'n & Quincy,	7s,	1903,	.	20,000.00	20,000.00	24,300.00
Mil., L. Shore & Western:—						
Ashland Division,	6s,	1925,	.	25,000.00	25,000.00	31,250.00
Michigan “	6s,	1924,	.	25,000.00	25,000.00	31,250.00
BANK STOCKS.						
850 shares Thames National,	Norwich, Conn.,			85,000.00	85,000.00	127,500.00
200 “ First “	“ “ “			20,000.00	20,000.00	20,000.00
102 “ Merchants “	“ “ “			10,200.00	10,200.00	12,240.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,790; total amount,	\$2,590,050.75
2	Number of depositors having \$1,000 and not over \$2,000,	1,593; total amount,	2,165,359.00
3	Number of depositors having over \$2,000 and not over \$10,000,	1,193; total amount,	4,364,293.00
4	Number of depositors having over \$10,000,	63; total amount,	959,372.00
5	Total number of depositors,	11,639; total deposits,	\$10,079,074.75

NORWICH SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$51,203.79
7	Number of accounts opened during the year, 1,455; number closed, 1,384.	
8	Amount of income received during the year,	538,294.03
9	Amount of dividends declared during the year,	383,672.54
10	Amount deposited, including interest credited, the past year,	1,370,481.69
11	Amount withdrawn during the year,	987,296.88
12	Increase of deposits the past year,	383,184.81
13	Amount carried to surplus or profit and loss, during the year,	57,031.47
14	Amount of paper past due,	Not any.
15	Amount of paper charged off the past year,	Not any.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. January 15th; 2 per cent. July 16th.	
17	State tax during the past year,	23,449.14
18	Total office expenses the past year, including salaries,	19,758.77
19	Net amount of income during the year from real estate owned,	2,270.20
20	What assets, if any, yielding no income during the year,	34,315.18
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	200,000.00
23	Date of annual meeting for choice of officers, some time in June.	

OFFICERS. — President, Amos W. Prentice; Treasurer, Costello Lippitt; Directors, John Mitchell, John Brewster, John A. Morgan, Henry Larrabee, Lucius Brown, Bela P. Learned, George R. Hyde, Asa Backus, Charles Bard, Calvin L. Harwood, John M. Johnson, Costello Lippitt, Arthur H. Brewer.

PEOPLES SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,576,803.00	Whole Amount of Deposits, \$2,575,695.67
Loans on Collateral Security, 28,910.00	Surplus Account, . . . 90,000.00
Town, City, and Corp. Bonds, 643,368.68	Interest Account, . . . 54,247.83
Railroad Bonds, . . . 357,000.00	Profit and Loss Account, . . 12,840.40
Bank Stocks in Connecticut, 63,500.00	Rent Account, . . . 641.00
Bank Stocks in Other States, 10,175.00	Balance Due Borrowers on
Banking House, . . . 36,000.00	Real Estate Loans, . . . 26,824.20
Tax Account, . . . 3,120.81	
Expense Account, . . . 1,989.60	
Deposit Book 15,067, . . . 10.00	
Cash in Bank, . . . 24,651.27	
Cash on hand, . . . 14,720.74	
Total Assets, . . . \$2,760,249.10	Total Liabilities, . . . \$2,760,249.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport City, 7s, 1900, \$	101,000.00	101,000.00	117,000.00
" " 4s, 1919,	75,000.00	75,000.00	75,000.00
" " 5s, 1908,	43,000.00	43,000.00	46,000.00
" Town C't House, 4s, 1918,	50,000.00	50,000.00	50,000.00
Fairfield County, 4s, 1913,	20,000.00	20,000.00	20,000.00
Bethel Town, 4s, 1899-1908,	20,000.00	20,000.00	20,000.00
Norwalk Borough, 4s, 1908,	15,000.00	15,000.00	15,000.00
Shelton " 4s, 1910,	25,000.00	25,000.00	25,000.00
Norwich City, 5s, 1910,	50,000.00	50,000.00	55,000.00
Boston " 4s, 1917,	34,000.00	34,000.00	35,000.00
Gloucester " 4s, 1908,	10,000.00	10,000.00	10,000.00
Camden, N. J., City, 4½s, 1922,	40,000.00	40,000.00	42,000.00
Trenton, " 4s, 1913,	25,000.00	25,000.00	25,000.00
" " " 6s, 1899,	1,000.00	1,000.00	1,000.00
Paterson, " 4s, 1910,	10,000.00	10,000.00	10,000.00
" " " 5s, 1907,	4,000.00	4,000.00	4,400.00
Newark, " 6s, 1908,	5,000.00	5,000.00	5,500.00
Detroit, Mich., " 7s, 1905,	15,000.00	15,000.00	18,000.00
" " " 4s, 1897,	9,368.68	9,368.68	9,368.68
Columbus, Ohio, " 4s, 1905,	15,000.00	15,000.00	15,000.00
Cincinnati, " " 7½s, 1902-1906,	12,000.00	12,000.00	14,000.00
" " " 7s, 1908,	10,000.00	10,000.00	11,000.00
Zanesville, " " 6s, 1897-1898,	10,000.00	10,000.00	10,000.00
Toledo, " " 4½s, 1903,	10,000.00	10,000.00	10,500.00
Fort Wayne, Ind., City, 5s, 1897,	4,000.00	4,000.00	4,000.00
St. Louis, Mo., City "Gold," 4s, 1911,	20,000.00	20,000.00	20,000.00
St. Paul, Minn., " 5s, 1915,	10,000.00	10,000.00	11,000.00

PEOPLES SAVINGS BANK, BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
New York Central & Hudson River,	7s,	1903,	\$	50,000.00	50,000.00	60,000.00
Chicago & Rock Island,	6s,	1917,		50,000.00	50,000.00	58,000.00
“ “ Tomah,	6s,	1905,		35,000.00	35,000.00	38,000.00
Buffalo, New York & Erie,	7s,	1916,		30,000.00	30,000.00	36,000.00
Pitts., M'Keeps't & Youghiogheny,	6s,	1932,		30,000.00	30,000.00	38,000.00
Chicago & Milwaukee,	7s,	1898,		21,000.00	21,000.00	22,000.00
Milwaukee & Madison,	6s,	1905,		20,000.00	20,000.00	22,500.00
Southwest Pennsylvania,	7s,	1917,		15,000.00	15,000.00	18,000.00
Central Ohio “Gold,”	4½s,	1930,		15,000.00	15,000.00	15,000.00
Morris & Essex,	7s,	1914,		13,000.00	13,000.00	16,000.00
“ “ “	7s,	1915,		10,000.00	10,000.00	13,000.00
Chic., Mil. & St. Paul, Dubuque Div.,	6s,	1920,		11,000.00	11,000.00	13,000.00
Chicago & Northwestern,	7s,	1915,		10,000.00	10,000.00	12,000.00
Syracuse, Binghamton & N. Y.,	7s,	1906,		10,000.00	10,000.00	12,000.00
Lake Shore & Michigan Southern,	7s,	1910,		10,000.00	10,000.00	12,000.00
Iowa Falls & Sioux City,	7s,	1917,		10,000.00	10,000.00	12,000.00
Cedar Rapids & Missouri,	7s,	1916,		10,000.00	10,000.00	12,000.00
Bald Eagle Valley,	6s,	1910,		7,000.00	7,000.00	8,000.00
BANK STOCKS.						
150 shares First National,	Bridgeport,			15,000.00	15,000.00	25,000.00
224 “ B'p't Nat., (\$50 each)	“			11,200.00	11,200.00	18,000.00
106 “ Connecticut National,	“			10,600.00	10,600.00	14,000.00
55 “ City	“			5,500.00	5,500.00	7,800.00
6 “ Pequonnock	“			600.00	600.00	780.00
17 “ Southport	Southport,			1,700.00	1,700.00	3,400.00
22 “ Fairfield Co.	Norwalk,			2,200.00	2,200.00	2,200.00
2 “ National Bank of	“			200.00	200.00	200.00
30 “ Pahquioque National,	Danbury,			3,000.00	3,000.00	3,900.00
10 “ Danbury	“			1,000.00	1,000.00	1,100.00
47 “ M'c'ts (\$50 e'h)	New Haven,			2,350.00	2,350.00	2,350.00
7 “ Second	“			700.00	700.00	1,000.00
18 “ Birmingham	Derby,			1,800.00	1,800.00	3,000.00
30 “ Citizens	Waterbury,			3,000.00	3,000.00	4,000.00
53 “ W'rb'y (\$50 e'h)	“			2,650.00	2,650.00	5,000.00
20 “ Meriden	Meriden,			2,000.00	2,000.00	2,500.00
30 “ Fourth	New York,			3,000.00	3,000.00	5,000.00
30 “ Mercantile	“			3,000.00	3,000.00	5,000.00
15 “ Continental	“			1,500.00	1,500.00	1,800.00
10 “ Park	“			1,000.00	1,000.00	2,800.00
7 “ Hanover	“			700.00	700.00	1,500.00
27 “ M'ch'cs (\$25 e'h)	“			675.00	675.00	1,000.00
3 “ State of New York Nat.,	“			300.00	300.00	330.00

PEOPLES SAVINGS BANK, BRIDGEPORT. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,241; total amount, \$1,259,566.45
2	Number of depositors having \$1,000 and not over \$2,000, .	851; total amount, 1,256,008.31
3	Number of depositors having over \$2,000 and not over \$10,000, .	27; total amount, 60,120.91
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	6,119; total deposits, \$2,575,695.67
6	Largest amount due a single depositor,	4,603.85
7	Number of accounts opened during the year, 945; number closed, 1,066.	
8	Amount of income received during the year,	141,329.80
9	Amount of dividends declared during the year,	99,886.36
10	Amount deposited, including interest credited, the past year,	646,632.08
11	Amount withdrawn during the year,	691,161.31
12	Decrease of deposits the past year,	44,529.23
13	Amount carried to surplus or profit and loss during the year,	20,457.81
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	*Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	6,241.63
18	Total office expenses the past year, including salaries,	7,205.79
19	Net amount of income during the year from real estate owned,	2,123.76
20	What assets, if any, yielding no income during the year,	2,200.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	45,000.00
23	Date of annual meeting for choice of officers, second Monday in July.	

OFFICERS. — President, William E. Seeley; First Vice-President, Samuel W. Baldwin; Second Vice-President, D. W. Kissam; Treasurer, Edward W. Marsh; Directors or Trustees, Eli C. Smith, Wm. H. Rockwell, Henry Atwater, F. A. Bartram, Enoch P. Hincks, Asa S. Parsons, Edward R. Ives, Louis N. Van Keuren, Morris B. Beardsley, John A. Rusling.

* Four per cent. on each deposit of \$2,000 and less; $3\frac{1}{2}$ per cent. on each deposit over \$2,000.

PEOPLES SAVINGS BANK, MIDDLETOWN.

W. K. BACON, Treasurer.

INCORPORATED, 1870.

AMENDED, 1889.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Office Furniture, . . .	\$126.99	Whole Amount of Deposits, . . .	\$586.55
Tax Account, . . .	1.00	Surplus Account, . . .	126.99
Expense Account, . . .	23.96	Interest Account, . . .	23.96
Cash in Bank, . . .	575.00		
Cash on hand, . . .	10.55		
Total Assets, . . .	<u>\$737.50</u>	Total Liabilities, . . .	<u>\$737.50</u>

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	343; total amount, . . .	\$586.55
2	Number of depositors having \$1,000 and not over \$2,000, . . .	0; total amount, . . .	0
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount, . . .	0
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	343; total deposits, . . .	\$586.55
6	Largest amount due a single depositor, . . .		29.21
7	Number of accounts opened during the year, none; number closed, none.		
8	Amount of income received during the year, . . .		23.96
9	Amount of dividends declared during the year, . . .		None.
10	Amount deposited, including interest credited, the past year, . . .		None.
11	Amount withdrawn during the year, . . .		13.42
12	Increase of deposits the past year, . . .		None.
13	Amount carried to surplus or profit and loss during the year, . . .		None.
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, per cent.; when paid, . . .		
17	State tax during the past year, . . .		None.
18	Total office expenses the past year, including salaries, . . .		23.96
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		None.
22	Largest amount loaned to one individual company, society, or corporation, . . .		None.
23	Date of annual meeting for choice of officers, . . .		None.

OFFICERS. — Treasurer, W. K. Bacon; Directors or Trustees, Thomas Walsh, Jas. Donovan, Chas. Fitzgerald, J. T. Walsh, Thos. Kelley, Michael Wall, W. K. Bacon, S. M. Bacon, A. W. Bacon, A. M. Colegrove.

PEOPLES SAVINGS BANK, PAWCATUCK.

J. A. BROWN, Treasurer.

INCORPORATED, 1886.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$82,655.50	Whole Amount of Deposits, .	\$107,559.39
Loans on Collateral Security, .	3,750.00	Surplus Account, . . .	1,400.00
Loans on Personal Sec'ty only, .	8,000.00	Profit and Loss Account, .	2,285.50
Town, City, and Corporation Bonds, . . .	6,000.00	Dividend unpaid, . . .	2,542.45
Bank Stocks in Connecticut, .	4,307.00		
Cash in Bank,	8,642.81		
Cash on hand,	432.03		
Total Assets,	\$113,787.34	Total Liabilities,	\$113,787.34

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKE. VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
50 shares The William Clark Co., 7s, \$	5,000.00	5,000.00	5,000.00
10 " Westerly Gas & Electric Light Co., 6s,	1,000.00	1,000.00	1,000.00
BANK STOCKS.			
91 shares Pawcatuck National,	4,550.00	4,307.00	4,549.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	345; total amount,	\$56,461.04
2	Number of depositors having \$1,000 and not over \$2,000, .	17; total amount,	19,908.40
3	Number of depositors having over \$2,000 and not over \$10,000, .	8; total amount,	31,189.95
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	370; total deposits,	\$107,559.39
6	Largest amount due a single depositor,		6,680.70
7	Number of accounts opened during the year, 56; number closed, 47.		
8	Amount of income received during the year,		6,005.40
9	Amount of dividends declared during the year,		4,863.32
10	Amount deposited, including interest credited, the past year,		40,514.57
11	Amount withdrawn during the year,		26,218.47
12	Increase of deposits the past year,		14,296.10
13	Amount carried to surplus or profit and loss during the year,		396.09
14	Amount of paper past due,		580.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 5 per cent., when paid, April and October.		

PEOPLES SAVINGS BANK, PAWCATUCK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	State tax during the past year,	\$107.72
18	Total office expenses the past year, including salaries,	4.00
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	12,000.00
23	Date of annual meeting for choice of officers, first Monday in January.	

OFFICERS.—President, P. S. Barber; Treasurer, J. A. Brown; Directors or Trustees, P. S. Barber, C. B. Cottrell, J. S. Brown, F. E. Rich, Charles Perrin, C. H. Browning, Peleg Clarke, E. H. Knowles, D. McG. Newall.

PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. S. HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$219,436.00	Whole Amt. of Deposits, .	\$481,183.72
Loans on Personal Sec'y only, .	4,630.50	Surplus Account, . . .	10,000.00
Town, City, and Corp. Bonds, .	97,000.00	Interest Account, . . .	10,486.57
Railroad Bonds,	40,000.00		
Bank Stocks in Connecticut, .	115,342.00		
Bank Stocks in other States, .	12,500.00		
Banking House,	1,000.00		
Tax Account,	510.67		
Expense Account,	187.06		
Cash in Bank,	9,262.88		
Cash on hand,	1,801.18		
Total Assets,	\$501,670.29	Total Liabilities,	\$501,670.29

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Norwich City,	5s,	\$ 1,000.00	1,000.00	1,000.00
Willimantic Borough,	4s,	10,000.00	10,000.00	10,000.00
Dayton, Ohio, City,	4s,	5,000.00	5,000.00	5,000.00
Bristol, Conn., Town,	4s,	5,000.00	5,000.00	5,000.00
Columbus, Ohio, City,	6s,	22,500.00	22,500.00	22,500.00
Dubuque, Iowa,	5s,	19,000.00	19,000.00	19,000.00
Canton, Ohio,	5s,	5,000.00	5,000.00	5,000.00
Denver, Col.,	6s,	24,500.00	24,500.00	24,500.00
Topeka, Kan.,	5s,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul,	5s,	5,000.00	5,000.00	5,000.00
Chicago & Alton,	6s,	5,000.00	5,000.00	5,000.00
Evansville & Terre Haute,	5s,	10,000.00	10,000.00	10,000.00
Chicago, Rock Island & Pacific,	5s,	5,000.00	5,000.00	5,000.00
Staten Island,	4½s,	10,000.00	10,000.00	10,000.00
Cleveland, C., C. & St. Louis,	4s,	5,000.00	5,000.00	5,000.00
BANK STOCKS.				
280 shares First National, Rockville,		28,000.00	34,934.00	36,400.00
353 " Rockville " "		35,300.00	39,028.00	40,595.00
35 " First " Stafford,		3,500.00	3,500.00	3,850.00
94 " " " Willimantic,		9,400.00	9,970.00	10,340.00
40 " " " Hartford,		4,000.00	5,650.00	4,000.00
7 " City, " "		700.00	700.00	700.00
20 " Aetna " "		2,000.00	2,500.00	2,500.00

PEOPLE'S SAVINGS BANK, ROCKVILLE. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
20 shares	Charter Oak National, Hartford,	\$ 2,000.00	2,960.00	2,000.00
19 "	Farmers & Mech. "	1,900.00	2,368.00	1,900.00
10 "	Mercantile "	1,000.00	1,170.00	800.00
6 "	Hartford Trust Co., "	600.00	600.00	900.00
16 "	Conn. "	1,600.00	1,992.00	2,400.00
94 "	Merchants L. and T. Co., Willimantic,	9,400.00	9,970.00	10,340.00
50 "	Fourth National, New York,	5,000.00	6,500.00	8,750.00
50 "	Continental "	5,000.00	6,000.00	6,250.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,034; total amount,	\$140,114.00
2	Number of depositors having \$1,000 and not over \$2,000, .	101; total amount,	141,159.00
3	Number of depositors having over \$2,000 and not over \$10,000, .	47; total amount,	199,910.72
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,182; total deposits,	\$481,183.72
6	Largest amount due a single depositor,		6,123.00
7	Number of accounts opened during the year, 149; number closed, 140.		
8	Amount of income received during the year,		23,954.66
9	Amount of dividends declared during the year,		20,130.18
10	Amount deposited, including interest credited, the past year,		106,288.06
11	Amount withdrawn during the year,		90,197.84
12	Increase of deposits the past year,		16,090.22
13	Amount carried to surplus or profit and loss during the year,		1,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July.		
17	State tax during the past year,		1,021.33
18	Total office expenses the past year, including salaries,		1,506.57
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		20,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS. — President, George M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, Cyrus Winchell, E. S. Henry, George M. Paulk, A. M. Belding, Samuel Fitch, Asaph McKinney, Frederick Walker, W. H. Prescott, Henry Adams, E. H. Preston, F. I. Hartenstein, Thomas A. Lake.

PUTNAM SAVINGS BANK.

J. TOURTELLOTTE, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$367,199.00	Whole Amt. of Deposits, .	\$1,531,059.00
Loans on Collateral Security,	68,668.00	Surplus Account, .	50,000.00
Loans on Personal Sec'y only,	75.00	Interest Account, .	22,802.49
Town, City, and Corp. Bonds,	615,000.00	Profit and Loss Account, .	1,549.57
Town, City, and Borough Notes and Orders,	81,000.00		
School Dist. Notes and Orders,	470.00		
Railroad Bonds,	307,000.00		
Bank Stocks in Connecticut,	37,200.00		
Bank Stocks in other States,	6,700.00		
Real Estate by Foreclosure,	31,750.00		
Cash in Bank,	75,032.97		
Cash on hand,	15,316.09		
Total Assets,	\$1,605,411.06	Total Liabilities,	\$1,605,411.06

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Putnam, Conn., \$	76,000.00	76,000.00	76,000.00
Fire District of Putnam, Conn.,	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Sixth School District of Putnam, Conn., . .	240.00	240.00	240.00
Fifth " " " "	230.00	230.00	230.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Ansonia, Conn., 4s, 1912,	25,000.00	25,000.00	25,000.00
" Windham, " 3½s, 1900,	25,000.00	25,000.00	25,000.00
" Portland, " 4s, 1905,	30,000.00	30,000.00	30,000.00
Borough of Willimantic, Ct., 4s, 1899, . .	44,000.00	44,000.00	44,000.00
City of Cleveland, Ohio, Various,	53,000.00	53,000.00	55,000.00
" Columbus, " " " " " " " " " " . .	59,000.00	59,000.00	65,000.00
" Cincinnati, " 7½s, 1898-1906,	25,000.00	25,000.00	30,000.00
" Dayton, " Various,	56,000.00	56,000.00	57,500.00
" Toledo, " " " " " " " " " " . .	35,000.00	35,000.00	36,000.00
" Denver, Col., 4s, 1904,	25,000.00	25,000.00	25,000.00
" Des Moines, Iowa, 4s, 1908,	21,000.00	21,000.00	21,000.00
" Sioux City, " 4½s, 1904,	25,000.00	25,000.00	26,500.00
" Duluth, Minn., 6s, 1896,	18,500.00	18,500.00	19,000.00
" Minneapolis, " 4½s, 1914-1922,	20,000.00	20,000.00	21,000.00
" St. Paul, " 4s, 1920,	20,000.00	20,000.00	20,000.00
" Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,000.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
OWN, CITY, AND CORPORATION BONDS.—CONT'D.						
City of St. Louis, Mo.,	4s,	1908,	• \$	20,000.00	20,000.00	20,500.00
“ Omaha, Neb.,	Various,	•		30,500.00	30,500.00	32,000.00
“ Portland, Oregon,	5s,	1922,	•	10,000.00	10,000.00	11,000.00
“ Topeka, Kan.,	5s,	1906,	•	2,000.00	2,000.00	2,000.00
“ Wichita, “	6s,	1907,	•	10,000.00	10,000.00	11,000.00
“ Waterville, Me.,	4s,	Various,	•	36,000.00	36,000.00	36,000.00
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul:—						
Wisconsin Valley Division,	7s,	1907,		15,000.00	15,000.00	18,500.00
Dubuque “	6s,	1920,		10,000.00	10,000.00	12,500.00
Mineral Point “	5s,	1910,		30,000.00	30,000.00	33,000.00
Southwestern “	6s,	1909,		20,000.00	20,000.00	24,000.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	27,500.00
Mineral Range,	5s,	1931,		10,000.00	10,000.00	10,000.00
Greene,	7s,	1902,		10,000.00	10,000.00	11,500.00
Foliet & Northern Indiana,	7s,	1907,		20,000.00	20,000.00	25,000.00
Ottumwa & Cedar Falls,	5s,	1909,		20,000.00	20,000.00	21,500.00
Shamokin Valley & Pottsville,	7s,	1901,		10,000.00	10,000.00	11,500.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	24,000.00	25,000.00
Chicago & Northwestern:—						
Madison Extension,	7s,	1911,		20,000.00	24,000.00	26,000.00
Milwaukee & Madison,	6s,	1905,		25,000.00	29,000.00	29,000.00
Northwestern Union, Gold,	7s,	1917,		50,000.00	60,000.00	70,000.00
BANK STOCKS.						
4 shares City of Hartford, Conn.,				400.00	400.00	400.00
40 “ First National, Norwich, Conn.,				4,000.00	4,000.00	4,000.00
100 “ Thames “ “				10,000.00	10,000.00	14,000.00
228 “ First “ Putnam, “				22,800.00	22,800.00	31,500.00
67 “ Central “ New York City,				6,700.00	6,700.00	9,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,765; total amount,	\$727,606.16
2	Number of depositors having \$1,000 and not over \$2,000,	332; total amount,	450,205.16
3	Number of depositors having over \$2,000 and not over \$10,000,	110; total amount,	332,700.10
4	Number of depositors having over \$10,000,	2; total amount,	20,547.58
5	Total number of depositors,	4,209; total deposits,	\$1,531,059.00
6	Largest amount due a single depositor,		10,537.65
7	Number of accounts opened during the year, 522; number closed, 521.		
8	Amount of income received during the year,		72,217.47
9	Amount of dividends declared during the year,		57,097.39

PUTNAM SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount deposited, including interest credited, the past year, . . .	\$357,914.25
11	Amount withdrawn during the year,	306,434.01
12	Increase of deposits the past year,	51,480.24
13	Amount carried to surplus or profit and loss during the year, . .	2,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.	
17	State tax during the past year,	3,406.44
18	Total office expenses the past year, including salaries, . . .	3,079.16
19	Net amount of income during the year from real estate owned, .	815.51
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	24,000.00
23	Date of annual meeting for choice of officers, third Monday in July.	

OFFICERS.—President, John H. Gardner; Treasurer, J. Tourtellotte; Directors or Trustees, J. H. Gardner, Z. A. Ballard, J. A. Carpenter, Geo. W. Holt, O. H. Perry, A. Houghton, C. M. Fenner, C. P. Grosvenor, J. Tourtellotte.

RIDGEFIELD SAVINGS BANK.

D. SMITH SHOLES, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$160,553.18	Whole Amount of Deposits, \$260,447.13
Loans on Personal Sec'y only, 43,155.17	Surplus Account, . . . 13,800.00
Town, City, and Corpora- tion Bonds, . . . 19,643.40	Interest Account, . . . 1,997.25
Town, City, and Borough Notes and Orders, . . . 11,000.00	
Bank Stocks in Connecticut, 17,692.00	
Real Estate by Foreclosure, 7,077.65	
Expense Account, . . . 464.76	
Cash in Bank, . . . 15,272.27	
Cash on hand, . . . 1,385.95	
Total Assets, . . . \$276,244.38	Total Liabilities, . . . \$276,244.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Ridgefield Notes, \$	11,000.00	11,000.00	11,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Fort Wayne, Ind, 4½s, 1913,	10,000.00	10,850.00	10,850.00
Cincinnati, Ohio, 6s, 1909,	3,000.00	3,668.40	3,668.40
City of Omaha, Paving, . . . 5s, 1906,	5,000.00	5,125.00	5,125.00
BANK STOCKS.			
50 shares First National, West Meriden,	5,000.00	5,850.00	5,850.00
11 " Fairfield Co. " Norwalk,	1,100.00	1,100.00	1,100.00
37 " " " "	3,700.00	3,902.00	3,902.00
50 " National Pahquoque, Danbury,	5,000.00	6,840.00	6,840.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,039; total amount,	\$132,095.47
2	Number of depositors having \$1,000 and not over \$2,000,	46; total amount,	61,089.56
3	Number of depositors having over \$2,000 and not over \$10,000,	23; total amount,	67,262.10
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,108; total deposits,	\$260,447.13

RIDGEFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$5,268.76
7	Number of accounts opened during the year, 146; number closed, 88.	
8	Amount of income received during the year,	12,589.03
9	Amount of dividends declared during the year,	9,353.38
10	Amount deposited, including interest credited, the past year, . .	108,899.07
11	Amount withdrawn during the year,	96,323.62
12	Increase of deposits the past year,	12,575.45
13	Amount carried to surplus or profit and loss during the year, .	2,000.00
14	Amount of paper past due,	260.00
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	486.03
18	Total office expenses the past year, including salaries, . . .	917.93
19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	Real Estate.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	15,000.00
23	Date of annual meeting for choice of officers, last Saturday in July.	

OFFICERS.—President, Lewis H. Bailey; Treasurer, D. Smith Sholes; Directors or Trustees, Lewis H. Bailey, Wm. H. Beers, Edward J. Couch, Howard E. Mead, Benj. K. Northrop, Chas. B. Northrop, J. L. Dauchy, Henry Mead, John S. Keeler, S. S. Hurlbutt, Samuel Keeler, John Brophy, D. S. Sholes.

SALISBURY SAVINGS SOCIETY.

THOS. L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$137,203.77	Whole Amt. of Deposits, . . .	\$655,302.26
Loans on Collateral Security, . . .	105,580.00	Surplus Account, . . .	10,000.00
Loans on Personal Sec'y only, . . .	100,955.01	Interest Account, and	
Town, City, and Corp. B'ds, . . .	124,152.50	Profit and Loss Account, . . .	19,394.00
Town Orders, . . .	5,413.67		
Railroad Bonds, . . .	85,640.50		
Railroad Stocks, . . .	290.00		
Banks Stocks in Connecticut, . . .	48,010.00		
Real Estate by Foreclosure, . . .	33,521.82		
Banking House, . . .	6,000.00		
Tax Account, . . .	888.90		
Expense Account, . . .	1,103.40		
Premium Account, . . .	2,255.37		
Furniture Account, . . .	3,957.46		
Cash in Bank, . . .	18,912.01		
Cash on hand, . . .	10,811.85		
Total Assets, . . .	\$684,696.26	Total Liabilities, . . .	\$684,696.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Salisbury Town Orders, \$	5,413.67	5,413.67	5,413.67
RAILROAD STOCKS.			
Berkshire Railroad Company, 3 shares, . . .	300.00	290.00	400.00
TOWN, CITY, AND CORPORATION BONDS.			
Salisbury, Conn., 4½s,	24,500.00	24,500.00	24,500.00
Cincinnati, Ohio, 6s, 1900,	11,000.00	12,760.00	12,100.00
" " " " " 5s, 1910,	5,000.00	5,675.00	5,600.00
Cleveland, " " " " " 6s, 1896,	7,000.00	8,120.00	7,280.00
St. Louis, Mo., 6s, 1905,	15,000.00	18,112.50	17,700.00
Milwaukee, Wis., 7s, 1905,	2,000.00	2,540.00	2,500.00
Wichita, Kan., 5s, 1910,	10,000.00	11,050.00	11,050.00
Davenport, Iowa, 6s, 1898,	7,000.00	7,000.00	7,490.00
Saginaw, Mich., 5s, 1896,	5,000.00	5,000.00	5,100.00
Duluth, Minn., 4s, 1920,	6,000.00	6,000.00	6,000.00
" " " " " 6s,	2,000.00	2,200.00	2,200.00
" " " " " 7s, 1897,	10,000.00	10,695.00	10,800.00
Columbus, Ohio, 6s, 1907,	10,000.00	10,500.00	11,000.00

SALISBURY SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
New York & Harlem,	7s, 1900, \$	10,000.00	13,000.00	12,000.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Pacific Western,	5s, 1921,	5,000.00	5,325.00	5,500.00
Chicago & Missouri River,	5s, 1926,	10,000.00	10,000.00	10,500.00
Chicago & Dubuque,	6s, 1920,	20,000.00	22,875.00	22,500.00
Chicago & Northwestern:—				
Ottumwa, C. F. & St. Paul,	5s, 1909,	10,000.00	10,500.00	10,700.00
Atchison, Topeka & Santa Fe,	4s, 1989,	5,000.00	4,500.00	3,500.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1929,	9,800.00	10,840.50	10,300.00
Coudersport & Port Allegany,	6s, 1914,	6,000.00	6,600.00	6,600.00
Saginaw & Western,	6s, 1913,	2,000.00	2,000.00	1,600.00
BANK STOCKS.				
140 shares	Nat. Iron, Falls Village, . . .	14,000.00	15,535.00	16,100.00
9	“ Phoenix, Hartford, . . .	900.00	1,050.00	1,080.00
80	“ First National, Norwich, . . .	8,000.00	9,500.00	8,000.00
30	“ Merchants Nat., “ . . .	3,000.00	3,000.00	3,450.00
65	“ Uncas “ “ . . .	3,250.00	3,937.50	3,250.00
20	“ Pahquioque, Danbury, . . .	2,000.00	2,500.00	2,500.00
50	“ Pequonnock, Bridgeport, . . .	5,000.00	6,300.00	6,300.00
50	“ Commerce, New London, . . .	5,000.00	6,187.50	6,187.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,773; total amount,	\$361,105.14
2	Number of depositors having \$1,000 and not over \$2,000, . . .	114; total amount,	148,401.55
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	35; total amount,	106,580.45
4	Number of depositors having over \$10,000,	3; total amount,	39,215.12
5	Total number of depositors, . . .	1,925; total deposits,	\$655,302.26
6	Largest amount due a single depositor, . . .		14,791.48
7	Number of accounts opened during the year, 230; number closed, 198.		
8	Amount of income received during the year, . . .		30,377.13
9	Amount of dividends declared during the year, . . .		25,083.11
10	Amount deposited, including interest credited, the past year, . . .		140,599.94
11	Amount withdrawn during the year, . . .		121,183.65
12	Increase of deposits the past year, . . .		19,416.29
13	Amount carried to surplus or profit and loss during the year, . . .		1,794.57
14	Amount of paper past due, . . .		5,000.00
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and Oct. 1st.		
17	State tax during the past year, . . .		1,307.81
18	Total office expenses the past year, including salaries, . . .		2,195.00
19	Net amount of income during the year from real estate owned, . . .		636.00

SALISBURY SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

20	What assets, if any, yielding no income during the year, . . .	\$10,000.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	60,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS. — President, Geo. B. Burrall; Treasurer, Thomas L. Norton; Directors or Trustees, J. L. Merwin, C. H. Bissell, M. H. Robbins, S. S. Robbins, D. Allyn, E. Eggleston, W. Kane, W. B. Perry.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$692,864.00	Whole Amt. of Deposits, \$1,095,965.35
Loans on Collateral Security, 48,375.00	Surplus Account, . . . 35,215.99
Loans on Personal Sec'y only, 12,230.00	Interest Account, . . . 13,442.19
Town, City, and Corp. Bonds, 209,866.50	
Town, City, and Borough	
Notes and Orders, . . 11,258.00	
Railroad Bonds, . . . 21,000.00	
Bank Stocks in Connecticut, 56,600.00	
Bank Stocks in other States, 36,000.00	
Real Estate by Foreclosure, 8,478.30	
Banking House, . . . 7,942.38	
Tax Account, . . . 1,353.72	
Insurance Account, . . 120.81	
Expense Account, . . . 2,124.87	
Cash in Bank, . . . 25,118.90	
Cash on hand, . . . 11,291.05	
Total Assets, . . . \$1,144,623.53	Total Liabilities, . . \$1,144,623.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY NOTES AND ORDERS.			
City of Ansonia, Conn., \$	11,258.00	11,258.00	11,258.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Boston, Mass., reg. Gold, 5s, 1905,	2,000.00	2,000.00	2,311.60
" Providence, R. I., reg. Gold, 5s, 1906,	5,000.00	5,000.00	5,730.00
" " " " con. Gold, 5s, 1906,	1,000.00	1,000.00	1,146.00
" St. Louis, Mo., Gold, 5s, 1900,	3,000.00	3,000.00	3,210.00
" " " " Gold, 4s, 1911,	4,866.50	4,866.50	5,125.00
" Detroit, Mich., 7s, 1904,	1,000.00	1,000.00	1,275.00
" Cincinnati, Ohio, 7s, 1897,	1,000.00	1,000.00	1,120.00
" " " " Gold, 6s, 1906,	3,000.00	3,000.00	3,570.00
" Grand Rapids, Mich., 4½s, 1912,	15,000.00	15,000.00	16,360.50
" Wichita, Kan., 5s, 1910,	5,000.00	5,000.00	5,000.00
" Camden, N. J., 4½s, 1922,	10,000.00	10,000.00	11,200.00
" Duluth, Minn., 4s, 1920,	15,000.00	15,000.00	15,000.00
" " " " 6s, 1894,	1,000.00	1,000.00	1,000.00
" " " " 6s, 1895,	1,000.00	1,000.00	1,015.00
" " " " 6s, 1896,	1,000.00	1,000.00	1,035.00
" " " " 6s, 1897,	1,000.00	1,000.00	1,051.50
" Saginaw, Mich., 4½s, 1904,	5,000.00	5,000.00	5,300.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
City of Denver, Col.,	4s,	1904,	\$	15,000.00	15,000.00	15,000.00
" " "	4s,	1907,		10,000.00	10,000.00	10,000.00
" Trenton, N. J.,	4s,	1917,		9,000.00	9,000.00	9,360.00
" Lexington, Ky.,	4½s,	1920,		10,000.00	10,000.00	10,600.00
" Derby, Conn.,	4s,	1914,		5,000.00	5,000.00	5,100.00
" Columbus, Ohio,	4s,	1905,		38,000.00	38,000.00	38,000.00
" " "	6s,	1905,		7,000.00	7,000.00	7,910.00
" " "	6s,	1898,		3,000.00	3,000.00	3,163.00
" " "	6s,	1901,		1,000.00	1,000.00	1,089.00
" " "	6s,	1905,		5,000.00	5,000.00	5,650.00
" " "	6s,	1907,		12,000.00	12,000.00	13,756.00
" New Albany, Ind., Gold,	5s,	1915,		20,000.00	20,000.00	23,000.00
RAILROAD BONDS.						
Morris & Essex,	7s,	1914,		7,000.00	7,000.00	9,800.00
Northwestern Union, Gold,	7s,	1917,		2,000.00	2,000.00	2,760.00
Central Ohio, Gold,	4½s,	1930,		10,000.00	10,000.00	10,300.00
New London & Northern,	5s,	1910,		2,000.00	2,000.00	2,150.00
BANK STOCKS.						
7 shares Nat. New Haven, N. Haven, Conn.,				700.00	700.00	1,190.00
160 " Merchants National, " "				8,000.00	8,000.00	8,000.00
50 " Yale " " "				5,000.00	5,000.00	6,000.00
500 " N. Haven Co. " " "				5,000.00	5,000.00	6,250.00
14 " Nat. Tradesmens, " "				1,400.00	1,400.00	1,960.00
48 " Pequonnock Nat., Bridgeport, " "				4,800.00	4,800.00	7,200.00
37 " Connecticut " " "				3,700.00	3,700.00	5,735.00
50 " Nat. B'k of Norw'k, Norwalk, " "				5,000.00	5,000.00	5,300.00
320 " Ansonia National, Ansonia, " "				16,000.00	16,000.00	24,000.00
70 " Birm'gham " Derby, " "				7,000.00	7,000.00	12,250.00
100 " Merch'ts Exchange Nat., N. Y. City,				5,000.00	5,000.00	5,750.00
50 " Central " " "				5,000.00	5,000.00	6,000.00
100 " National Shoe & Leather, " "				10,000.00	10,000.00	10,800.00
50 " Nat. Bank of Commerce, " "				5,000.00	5,000.00	8,800.00
50 " American Exchange Nat., " "				5,000.00	5,000.00	7,800.00
50 " Ninth National, " "				5,000.00	5,000.00	6,000.00
10 " Third " " "				1,000.00	1,000.00	1,100.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,697; total amount,	\$560,632.09
2	Number of depositors having \$1,000 and not over \$2,000,	217; total amount,	280,695.71
3	Number of depositors having over \$2,000 and not over \$10,000,	84; total amount,	254,637.55
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,998; total deposits,	\$1,095,965.35
6	Largest amount due a single depositor,		6,997.10
7	Number of accounts opened during the year, 498; number closed,	719.	
8	Amount of income received during the year,		58,572.02
9	Amount of dividends declared during the year,		43,908.22
10	Amount deposited, including interest credited, the past year,		260,257.84
11	Amount withdrawn during the year,		387,851.28
12	Decrease of deposits the past year,		127,593.44
13	Amount carried to surplus or profit and loss during the year,		3,064.52
14	Amount of paper past due,		850.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		2,707.45
18	Total office expenses the past year, including salaries,		6,689.45
19	Net amount of income during the year from real estate owned,		397.52
20	What assets, if any, yielding no income during the year,		850.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS.—President, William B. Bristol; Vice-President, Henry J. Smith; Treasurer, Franklin Burton; Directors or Trustees, Jonah C. Platt, Lockwood Hotchkiss, Hobart Sperry, Harvey Hotchkiss, Franklin Burton, Frederic A. Lines, William H. Mathews, Walter Perry.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,740,248.18	Whole Amt. of Deposits,	\$2,619,950.17
Loans on Collateral Security,	14,300.00	Surplus Account,	160,000.00
Loans on Personal Sec'y only,	123,716.31	Interest Account,	33,446.35
Town, City, and Corp. Bonds,	117,000.00		
Town, City, and Borough			
Notes and Orders,	160,000.00		
School Dist. Notes and Orders,	35,525.00		
Railroad Bonds,	423,600.00		
Bank Stocks in Connecticut,	31,300.00		
Bank Stocks in other States,	26,778.00		
Real Estate by Foreclosure,	51,098.12		
Banking House,	16,000.00		
Tax Titles,	1,600.00		
Cash in Bank,	38,232.48		
Cash on hand,	33,998.43		
Total Assets,	\$2,813,396.52	Total Liabilities,	\$2,813,396.52

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Chicago, Ill.,	7s, 1895, \$	15,000.00	15,000.00	15,000.00
Cincinnati, Ohio,	7 ³ / ₁₀ s, 1899,	1,000.00	1,000.00	1,100.00
" "	7 ³ / ₁₀ s, 1902,	18,000.00	18,000.00	20,000.00
" "	7 ³ / ₁₀ s, 1906,	5,000.00	5,000.00	6,000.00
" "	6s, 1906,	16,000.00	16,000.00	18,000.00
Milwaukee, Wis.,	7s, 1901,	4,000.00	4,000.00	4,000.00
" "	7s, 1902,	23,000.00	23,000.00	23,000.00
New Albany, Ind.,	5s, 1915,	25,000.00	25,000.00	25,000.00
Wichita, Kansas,	5s, 1910,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.				
Atchison, Topeka & Santa Fe,	4s, 1899,	21,000.00	12,600.00	12,600.00
" " " "	— 1899,	11,000.00	2,200.00	2,200.00
Bald Eagle Valley,	6s, 1910,	7,000.00	7,000.00	7,700.00
Buffalo, New York & Erie,	7s, 1916,	13,000.00	13,000.00	15,600.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Milwaukee,	7s, 1903,	10,000.00	10,000.00	12,000.00
Dubuque Division,	6s, 1920,	10,000.00	10,000.00	11,000.00
Southwestern,	6s, 1909,	5,000.00	5,000.00	5,500.00
Wisconsin Valley,	7s, 1909,	20,000.00	20,000.00	22,000.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Chicago & Milwaukee, 7s, 1898, \$	10,000.00	10,000.00	10,500.00
Des Moines Division, 7s, 1907,	15,000.00	15,000.00	16,500.00
Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	27,500.00
Maple River, 7s, 1897,	9,000.00	9,000.00	9,000.00
Northwestern Union, 7s, 1917,	10,000.00	10,000.00	12,000.00
Ottumwa, 5s, 1909,	11,000.00	11,000.00	11,000.00
Milwaukee, L. Shore & Western, 6s, 1921,	19,000.00	19,000.00	22,800.00
Chicago, Rock Island & Pacific:—			
Chicago & Southwestern, 7s, 1899,	10,000.00	10,000.00	10,500.00
Central Ohio, 4½s, 1930,	25,000.00	25,000.00	25,000.00
Delaware & Hudson Canal Co., 7s, 1917,	20,000.00	20,000.00	26,000.00
Greene, 7s, 1902,	30,000.00	30,000.00	33,000.00
Iowa Falls & Sioux City, 7s, 1917,	20,000.00	20,000.00	24,000.00
Milwaukee & Madison, 6s, 1905,	15,000.00	15,000.00	16,500.00
Morris & Essex, 7s, 1914,	50,000.00	50,000.00	65,000.00
New York Central & Hudson Riv., 7s, 1903,	25,000.00	25,000.00	30,000.00
Pitts., McKeep't & Youghiogheny, 6s, 1932,	20,000.00	20,000.00	24,000.00
Sharon, 4½s, 1919,	20,000.00	20,000.00	20,000.00
Southwest Pennsylvania, 7s, 1917,	10,000.00	10,000.00	12,000.00
BANK STOCKS.			
250 shares Danbury National,	25,000.00	25,000.00	27,500.00
32 " National Pahquioque, Danbury,	3,200.00	3,200.00	3,520.00
16 " " Bank of Norwalk,	1,600.00	1,600.00	1,600.00
15 " Phoenix National, Hartford,	1,500.00	1,500.00	1,650.00
100 " Nat. Bank of North America, N. Y.,	7,000.00	6,300.00	10,000.00
68 " Central National, "	6,800.00	6,528.00	7,000.00
30 " Nassau, "	1,500.00	1,200.00	2,000.00
75 " Ninth " "	7,500.00	6,750.00	8,000.00
188 " Phenix " "	3,760.00	3,000.00	3,760.00
30 " Western " "	3,000.00	3,000.00	3,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,767; total amount, \$1,199,479.90
2	Number of depositors having \$1,000 and not over \$2,000,	502; total amount, 675,222.30
3	Number of depositors having over \$2,000 and not over \$10,000,	248; total amount, 745,247.97
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	6,517; total deposits, \$2,619,950.17
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the year, 684; number closed, 883.	
8	Amount of income received during the year,	121,584.84

SAVINGS BANK OF DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount of dividends declared during the year,	\$99,319.66
10	Amount deposited, including interest credited, the past year,	609,431.50
11	Amount withdrawn during the year,	625,973.02
12	Decrease of deposits the past year,	16,541.52
13	Amount carried to surplus or profit and loss during the year,	3,280.57
14	Amount of paper past due,	950.00
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1 and October 1.	
17	State tax during the past year,	6,044.80
18	Total office expenses the past year, including salaries,	5,000.00
19	Net amount of income during the year from real estate owned,	2,200.00
20	What assets, if any, yielding no income during the year,	4,598.12
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	59,900.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS. — President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, John W. Bacon, Lyman D. Brewster, James Osborne, Alfred H. Wildman, Dwight E. Rogers, John Tweedy, George E. Ives, Frank E. Hartwell, Henry C. Ryder.

THE SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$1,638,630.00	Whole Amt. of Deposits, .	\$2,435,475.80
Loans on Collateral Security, .	167,105.00	Surplus Account, . . .	85,000.00
Loans on Personal Sec'y only, .	70,936.55	Interest Account, . . .	98,743.74
United States Bonds, . . .	700.00	Profit and Loss Account, .	23,797.28
Town, City, and Corpora- tion Bonds,	163,000.00	Rent Account,	156.21
Town, City, and Borough Notes and Orders,	1,050.00		
Railroad Bonds,	326,500.00		
Bank Stocks in Connecticut, .	129,000.00		
Bank Stocks in other States, .	38,000.00		
Real Estate by Foreclosure, .	2,060.86		
Banking House,	10,000.00		
Tax Account,	962.62		
Insurance Account,	99.52		
Expense Account,	1,659.79		
Cash in Bank,	79,983.41		
Cash on hand,	13,485.28		
Total Assets,	\$2,643,173.03	Total Liabilities,	\$2,643,173.03

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	500.00	500.00	550.00
Fours of 1907, Coupon,	200.00	200.00	220.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of New Britain, note,	1,050.00	1,050.00	1,050.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Britain, Conn., 7s, 1898,	11,000.00	11,000.00	12,100.00
" " " " " " 4s, 1903,	35,000.00	35,000.00	35,000.00
" " " " " " 4s, 1899,	15,000.00	15,000.00	15,000.00
" Boston, Mass., 4s, 1910,	20,000.00	20,000.00	20,800.00
" Columbus, Ohio, 6s, 1904,	4,000.00	4,000.00	4,200.00
" " " " " " 6s, 1905,	8,000.00	8,000.00	8,400.00
" " " " " " 5s, 1913,	25,000.00	25,000.00	27,500.00
" Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	10,300.00
" New Albany, Ind., 5s, 1915,	15,000.00	15,000.00	16,500.00
" Milwaukee, Wis., 7s, 1902,	5,000.00	5,000.00	5,250.00
" St. Paul, Minn., 7s, 1898,	10,000.00	10,000.00	11,000.00
" Duluth, " " " " 6s, 1895-9,	5,000.00	5,000.00	5,200.00

THE SAVINGS BANK OF NEW BRITAIN. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
New York, Providence & Boston,	4s, 1901, \$	10,000.00	10,000.00	10,200.00
New York Central & Hudson River,	7s, 1903,	20,000.00	20,000.00	25,000.00
Chicago & Northw'tn, Northw. Union,	7s, 1917,	55,000.00	55,000.00	74,250.00
Greene (guar. by Del., Lack. & W.),	7s, 1902,	25,000.00	25,000.00	29,000.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Milwaukee Division,	7s, 1903,	10,000.00	10,000.00	12,400.00
Dubuque Division,	5s, 1910,	10,000.00	10,000.00	11,500.00
Wisconsin Valley Division,	7s, 1909,	11,500.00	11,500.00	14,500.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	24,600.00
Cedar Rapids & Missouri River,	7s, 1916,	10,000.00	10,000.00	12,700.00
Joliet & Northern Indiana,	7s, 1907,	15,000.00	15,000.00	18,000.00
Des Moines & Minneapolis,	7s, 1907,	10,000.00	10,000.00	12,500.00
Iowa Falls & Sioux City,	7s, 1917,	15,000.00	15,000.00	21,000.00
Atchison, Topeka & Santa Fe,	4s, 1989,	5,000.00	5,000.00	3,500.00
Evansville & Terre Haute,	5s, 1930,	15,000.00	15,000.00	15,000.00
Del. & Hudson Canal Co. (Penn. Div.),	7s, 1917,	25,000.00	25,000.00	35,000.00
Pittsb'g, McKeesport & Youghiogheny,	6s, 1932,	50,000.00	50,000.00	65,000.00
Terre Haute & Indianapolis,	5s, 1925,	20,000.00	20,000.00	21,600.00
BANK STOCKS.				
350 shares New Britain Nat'l, New Britain, Conn.,		35,000.00	35,000.00	50,000.00
50 " Mechanics " " " "		5,000.00	5,000.00	5,750.00
175 " Hartford " Hartford, " "		17,500.00	17,500.00	25,000.00
120 " Phoenix " " " "		12,000.00	12,000.00	14,000.00
75 " Mercantile " " " "		7,500.00	7,500.00	6,000.00
33 " Farm. & Mech. " " " "		3,300.00	3,300.00	3,600.00
100 " First " " " "		10,000.00	10,000.00	10,600.00
51 " Aetna " " " "		5,100.00	5,100.00	6,000.00
64 " City, " " " "		6,400.00	5,600.00	6,400.00
100 " National Exchange, " " "		5,000.00	5,000.00	6,000.00
250 " New Haven Co. Nat'l, New Haven, " "		2,500.00	2,500.00	2,800.00
45 " National Tradesmen's, " " "		4,500.00	4,500.00	6,000.00
50 " Second National, " " "		5,000.00	5,000.00	7,200.00
20 " Deep River " Deep River, " "		2,000.00	2,000.00	2,200.00
90 " Second " Norwich, " "		9,000.00	9,000.00	9,000.00
150 " Nat'l Bank of Commerce, New York,		15,000.00	15,000.00	26,250.00
50 " Hanover National, " " "		5,000.00	5,000.00	15,000.00
50 " American Exch. National, " " "		5,000.00	5,000.00	7,500.00
50 " Third " " " "		5,000.00	5,000.00	5,300.00
5 " Importers & Traders Nat., " " "		500.00	500.00	2,625.00
100 " Nat. Broadway, " " "		2,500.00	2,500.00	6,000.00
50 " National Park, " " "		5,000.00	5,000.00	13,750.00

THE SAVINGS BANK OF NEW BRITAIN. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,600; total amount, \$1,062,881.80
2	Number of depositors having \$1,000 and not over \$2,000,	485; total amount, 639,225.44
3	Number of depositors having over \$2,000 and not over \$10,000,	228; total amount, 721,815.80
4	Number of depositors having over \$10,000,	1; total amount, 11,552.76
5	Total number of depositors,	7,314; total deposits, \$2,435,475.80
6	Largest amount due a single depositor,	11,552.76
7	Number of accounts opened during the year, 1,093; number closed, 1,096.	
8	Amount of income received during the year,	141,769.96
9	Amount of dividends declared during the year,	95,216.02
10	Amount deposited, including interest credited, the past year,	623,312.35
11	Amount withdrawn during the year,	741,626.66
12	Decrease of deposits the past year,	118,314.31
13	Amount carried to surplus during the year,	5,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	6,137.80
18	Total office expenses the past year, including salaries,	6,052.14
19	Net amount of income during the year from real estate owned,	428.30
20	What assets, if any, yielding no income during the year,	5,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	60,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS. — President, Levi S. Wells; Treasurer, W. F. Walker; Directors, Levi S. Wells, T. W. Stanley, Philip Corbin, J. A. Pickett, J. B. Talcott, W. F. Walker, H. E. Russell, T. S. Bishop, C. S. Landers.

THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,139,835.00	Whole Amt. of Deposits, \$4,204,883.62
Loans on Collateral Security, 108,300.00	Surplus Account, . . 389,378.25
United States Bonds, . . 100,000.00	Interest Account, . . 59,487.31
Town, City, and Corp. Bds., 1,568,000.00	Real Estate Rents, . . 1,367.74
Railroad Bonds, . . 1,211,500.00	
Railroad Stocks, . . 53,000.00	
Bank Stocks in Connecticut, 106,300.00	
Bank Stocks in other States, 155,510.00	
Real Estate by Foreclosure, 146,852.20	
Banking House, . . 12,000.00	
Profit and Loss, . . 5,106.58	
Expense Account, . . 2,023.63	
Cash in Bank, . . 38,153.35	
Cash on hand, . . 8,536.16	
Total Assets, . . \$4,655,116.92	Total Liabilities, . \$4,655,116.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	60,000.00	60,000.00	69,000.00
Currency 6s,	40,000.00	40,000.00	44,000.00
RAILROAD STOCKS.			
Boston & Albany,	7,000.00	7,000.00	14,490.00
Boston & Lowell,	4,000.00	4,000.00	7,840.00
Michigan Central,	7,200.00	7,200.00	7,056.00
New York Central & Hudson River, . .	16,000.00	16,000.00	16,000.00
New York, New Haven & Hartford, . .	18,800.00	18,800.00	34,028.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Boston, 3½s, 1919, . .	152,000.00	152,000.00	155,800.00
" Brooklyn Water, 6s, 1899, . .	14,000.00	14,000.00	15,680.00
" " Bridge, 7s, 1913, . .	50,000.00	50,000.00	73,500.00
" " Park, 7s, 1915, . .	10,000.00	10,000.00	14,700.00
" Buffalo, 7s, 1919, . .	41,000.00	41,000.00	59,450.00
" Chicago, 7s, 1896-1899, . .	16,000.00	16,000.00	17,440.00
" " (Lake View), 4s, 1908, . .	13,000.00	13,000.00	13,260.00
" Cincinnati, 6s, 1900-6-9, . .	43,000.00	43,000.00	49,450.00
" " 7s, 1908, . .	16,000.00	16,000.00	20,800.00
" " 7½s, 1902-1906, . .	51,000.00	51,000.00	63,750.00
" Cleveland, 6s, 1896-1898, . .	22,000.00	22,000.00	23,320.00

THE SAVINGS BANK OF NEW LONDON. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
City of Louisville,	7s,	1901-1903,	\$	8,000.00	8,000.00	9,600.00
" " (S. Louisville),	4s,	1928-1930,		22,000.00	22,000.00	22,660.00
" " " "	6s,	1912,		35,000.00	35,000.00	44,100.00
" Middletown,	6s,	1901,		23,000.00	23,000.00	25,760.00
" Milwaukee,	7s,	1902,		15,000.00	15,000.00	17,700.00
" Minneapolis,	7s,	1902,		7,000.00	7,000.00	8,260.00
" " " "	4½s,	1913,		11,000.00	11,000.00	11,880.00
" Kansas City,	4s,	1910,		25,000.00	25,000.00	25,500.00
" " " "	8s,	1896,		1,000.00	1,000.00	1,060.00
" New London,	7s,	1896,		40,000.00	40,000.00	42,400.00
" " " Water,	7s,	1900,		80,000.00	80,000.00	92,800.00
" " " Funding,	7s,	1905,		4,000.00	4,000.00	5,040.00
" " " School,	4s,	1920,		63,000.00	63,000.00	65,520.00
" New York (Dock),	7s,	1901,		71,000.00	71,000.00	85,200.00
" Portland, Me.,	6s,	1907,		3,000.00	3,000.00	3,630.00
" Rochester,	7s,	1903,		20,000.00	20,000.00	25,200.00
" Columbus,	5s,	1901-8-13,		30,000.00	30,000.00	32,100.00
" St. Louis,	6s,	1895-1905,		34,000.00	34,000.00	38,080.00
" St. Paul,	4½s,	1917-1921,		76,000.00	76,000.00	79,800.00
" " " "	5s,	1909-13-15,		15,000.00	15,000.00	16,800.00
" " " "	7s,	1898-1903,		12,000.00	12,000.00	13,200.00
" Sioux City,	4½s,	1908-1913,		68,000.00	68,000.00	71,400.00
" Springfield, O.,	5s,	1914-1915,		19,000.00	19,000.00	21,660.00
" Duluth,	6s,	1908,		6,000.00	6,000.00	7,080.00
" " " "	5s,	1918-1923,		6,000.00	6,000.00	6,600.00
" Dayton,	5s,	1903-1907,		35,000.00	35,000.00	37,800.00
" " " "	5s,	1915-1918,		65,000.00	65,000.00	71,500.00
" " " "	6s,	1900,		8,000.00	8,000.00	8,640.00
" Portland, Ore. (E. P.),	6s,	1921,		25,000.00	25,000.00	32,500.00
District of Columbia,	6s,	1902,		13,000.00	13,000.00	15,340.00
" " " "	5s,	1899,		20,000.00	20,000.00	21,400.00
Town of Montville,	6s,	1906,		30,000.00	30,000.00	35,700.00
" East Lyme,	4½s,	1905,		4,000.00	4,000.00	4,320.00
" Naugatuck,	4s,	1907-1912,		25,000.00	25,000.00	25,500.00
" Vernon,	4s,	1922,		50,000.00	50,000.00	52,500.00
" Wallingford,	4s,	1912,		20,000.00	20,000.00	20,800.00
" Ansonia,	4s,	1912,		15,000.00	15,000.00	15,600.00
" West Hartford,	4s,	1910,		5,000.00	5,000.00	5,200.00
" Windsor Locks,	4s,	1922,		25,000.00	25,000.00	26,250.00
Borough of Norwalk,	4s,	1907,		50,000.00	50,000.00	52,000.00
" Willimantic,	4s,	1914,		25,000.00	25,000.00	26,250.00
Second N. School Dist. H'tf'd,	4s,	1924,		6,000.00	6,000.00	6,300.00
Meeting Ho. " " Gr'nwich,	4s,	1913,		25,000.00	25,000.00	26,250.00
RAILROAD BONDS.						
Chicago, Rock Island & Pacific,	6s,	1917,		60,000.00	60,000.00	76,200.00
Morris & Essex,	7s,	1914,		90,500.00	90,500.00	129,415.00
New York Central,	4s,	1905,		25,000.00	25,000.00	26,000.00
Central Pacific,	6s,	1896,		20,000.00	20,000.00	20,600.00

THE SAVINGS BANK OF NEW LONDON. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Union Pacific, 6s, 1896-9, \$	58,000.00	58,000.00	60,900.00
New York, Providence & Boston, 4s, 1901,	20,000.00	20,000.00	20,800.00
N. Y., New Haven & Hartford, 4s, 1903,	80,000.00	80,000.00	84,400.00
“ “ “ “ Deb., 4s,	7,500.00	7,500.00	10,125.00
Greene, 7s, 1902,	25,000.00	25,000.00	30,000.00
Chicago & Southwest, 7s, 1899,	71,500.00	71,500.00	80,795.00
Iowa Falls & Sioux City, 7s, 1917,	8,000.00	8,000.00	11,200.00
Del. & Hud. Canal Co., Penn. Div., 7s, 1917,	115,000.00	115,000.00	164,450.00
Delaware & Bound Brook, 7s, 1905,	40,000.00	40,000.00	50,800.00
New York & Harlem, 7s, 1900,	31,000.00	31,000.00	37,510.00
Rensselaer & Saratoga, 7s, 1921,	80,000.00	80,000.00	115,200.00
Sunbury & Lewiston, 7s, 1896,	31,000.00	31,000.00	32,860.00
Illinois Central, 5s, 1921,	10,000.00	10,000.00	11,100.00
“ “ “ “ 6s, 1898,	10,000.00	10,000.00	10,600.00
Buffalo, New York & Erie, 7s, 1916,	60,000.00	60,000.00	78,600.00
New York, Lacka. & Western, 6s, 1921,	74,000.00	74,000.00	98,420.00
Syracuse, Binghamton & N. Y., 7s, 1906,	40,000.00	40,000.00	52,800.00
Cedar Rapids & Missouri River, 7s, 1916,	20,000.00	20,000.00	28,000.00
Chicago & Northwestern : —			
Madison Extension, 7s, 1911,	25,000.00	25,000.00	33,000.00
Escanaba & Lake Superior, 7s, 1901,	10,000.00	10,000.00	11,500.00
Northwestern Union, 7s, 1917,	60,000.00	60,000.00	82,800.00
Chicago & Milwaukee, 7s, 1898,	42,000.00	42,000.00	46,200.00
Des Moines & Minneapolis, 7s, 1907,	5,000.00	5,000.00	6,250.00
Chicago, Milwaukee & St. Paul : —			
Mineral Point, 5s, 1910,	40,000.00	40,000.00	42,000.00
Southwest Division, 6s, 1909,	10,000.00	10,000.00	11,800.00
Lake Superior, 5s, 1921,	6,000.00	6,000.00	6,600.00
Lacrosse & Davenport, 5s, 1919,	7,000.00	7,000.00	7,420.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,600.00
Danbury & Norwalk, 5s, 1920,	25,000.00	25,000.00	29,000.00
BANK STOCKS.			
127 shares Commerce, New London, Conn.,	12,700.00	12,700.00	15,240.00
100 “ City, “ “	10,000.00	10,000.00	12,500.00
373 “ Union, “ “	37,300.00	37,300.00	38,046.00
68 “ Whaling, “ “	1,700.00	1,700.00	2,550.00
366 “ Thames, Norwich, “	36,600.00	36,600.00	53,070.00
133 “ Uncas, “ “	6,650.00	6,650.00	7,315.00
18 “ Middletown, Middletown, “	1,350.00	1,350.00	1,890.00
145 “ North America, New York City, “	10,150.00	10,150.00	15,225.00
165 “ Metropolitan, “ “	660.00	660.00	990.00
27 “ Market & Fulton, “ “	2,700.00	2,700.00	5,805.00
30 “ Seventh Ward, “ “	3,000.00	3,000.00	3,150.00
300 “ Phenix, “ “	6,000.00	6,000.00	7,200.00
556 “ Mechanics, “ “	13,900.00	13,900.00	25,020.00
15 “ Leather Manufacturers, “ “	1,500.00	1,500.00	2,925.00
60 “ State of New York, “ “	6,000.00	6,000.00	6,360.00
44 “ Merchants Exchange, “ “	2,200.00	2,200.00	2,464.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
140 shares	Commerce, New York City, \$	14,000.00	14,000.00	24,920.00
150 "	America, " "	15,000.00	15,000.00	31,500.00
134 "	Merchants, " "	6,700.00	6,700.00	9,045.00
40 "	Corn Exchange, " "	4,000.00	4,000.00	11,400.00
174 "	Continental, " "	17,400.00	17,400.00	21,750.00
50 "	City, " "	5,000.00	5,000.00	21,400.00
201 "	American Exchange, " "	20,100.00	20,100.00	31,155.00
100 "	Nassau, " "	5,000.00	5,000.00	8,250.00
80 "	Fourth, " "	8,000.00	8,000.00	15,360.00
100 "	United States Trust Co., " "	10,000.00	10,000.00	84,000.00
42 "	City, Albany, N. Y.,	4,200.00	4,200.00	4,410.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,985; total amount, \$1,544,855.50
2	Number of depositors having \$1,000 and not over \$2,000,	858; total amount, 993,880.76
3	Number of depositors having over \$2,000 and not over \$10,000,	458; total amount, 1,528,784.38
4	Number of depositors having over \$10,000,	9; total amount, 137,362.98
5	Total number of depositors,	7,310; total deposits, \$4,204,883.62
6	Largest amount due a single depositor,	29,052.79
7	Number of accounts opened during the year, 1,233; number closed,	929.
8	Amount of income received during the year,	255,873.59
9	Amount of dividends declared during the year,	158,506.54
10	Amount deposited, including interest credited, the past year,	680,727.89
11	Amount withdrawn during the year,	511,278.70
12	Increase of deposits the past year,	169,449.19
13	Amount carried to surplus or profit and loss during the year,	83,239.54
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July 1st.	
17	State tax during the past year,	9,708.35
18	Total office expenses the past year, including salaries,	7,688.19
19	Net amount of income during the year from real estate owned;	4,718.02
20	What assets, if any, yielding no income during the year,	64,656.97
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	95,000.00
23	Date of annual meeting for choice of officers, first Tuesday in June.	

OFFICERS.—President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, Charles Barns, Robert Coit, Horace Coit, James Hislop, Walter Learned, Frank L. Palmer, William Belcher.

SAVINGS BANK OF ROCKVILLE.

L. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$841,360.00	Whole Amt. of Deposits, . . .	\$1,348,409.45
Loans on Collateral Security, . . .	63,725.00	Surplus Account, . . .	50,000.00
Loans on Personal Sec'y only, . . .	92,082.84	Interest Account, . . .	31,550.32
Town, City, and Corp. Bonds, . . .	39,500.00		
Railroad Bonds, . . .	23,000.00		
Bank Stocks in Connecticut, . . .	168,690.00		
Bank Stocks in other States, . . .	77,800.00		
Real Estate by Foreclosure, . . .	4,950.13		
Fixture Account, . . .	3,462.21		
Premium Account, . . .	34,544.05		
Cash in Bank, . . .	64,439.72		
Cash on hand, . . .	16,905.82		
Total Assets, . . .	\$1,429,959.77	Total Liabilities, . . .	\$1,429,959.77

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Springfield City, Ill., 5s, 1901, \$	2,500.00	2,500.00	2,500.00
Hartford Capitol, 6s, 1897,	2,000.00	2,000.00	2,000.00
Middletown, Conn., City School Dist., . . . 5s, 1904,	5,000.00	5,000.00	5,000.00
" " " " " 5s, 1905,	5,000.00	5,000.00	5,000.00
" " " " " 5s, 1906,	5,000.00	5,000.00	5,000.00
" " " " " 5s, 1907,	5,000.00	5,000.00	5,000.00
" " " " " 5s, 1908,	5,000.00	5,000.00	5,000.00
City of Denver, Col., Sewer, . . . 6s, 1901,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Norwich & Worcester, 6s, 1897,	3,000.00	3,000.00	3,000.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Div., 1st mort., . . . 6s, 1920,	10,000.00	10,000.00	11,000.00
Southwestern Div., 1st mort., . . . 6s, 1909,	10,000.00	10,000.00	11,000.00
BANK STOCKS.			
410 shares First National, Rockville, Conn.,	41,000.00	41,000.00	49,200.00
125 " Rockville Nat'l, " "	12,500.00	12,500.00	12,500.00
81 " Aetna, Hartford, " "	8,100.00	8,100.00	9,720.00
479 " American, " "	23,950.00	23,950.00	28,740.00
40 " City, " "	4,000.00	4,000.00	4,000.00
20 " Farmers & Mechanics, " "	2,000.00	2,000.00	2,000.00
158 " First, " "	15,800.00	15,800.00	15,800.00
108 " Hartford, " "	10,800.00	10,800.00	16,200.00
200 " Mercantile, " "	20,000.00	19,960.00	15,000.00
78 " National Exchange, " "	3,900.00	3,900.00	4,290.00
1 " Charter Oak, " "	100.00	100.00	100.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.					
116	shares Phoenix,	Hartford, Conn., \$	11,600.00	11,600.00	13,920.00
2	" State,	" "	200.00	180.00	200.00
95	" Conn. T. & S. Dep. Co.,	" "	9,500.00	9,500.00	12,000.00
8	" First,	Meriden, "	800.00	800.00	900.00
30	" Home,	" "	3,000.00	3,000.00	3,750.00
15	" Second,	Norwich, "	1,500.00	1,500.00	1,500.00
100	" Continental,	New York,	10,000.00	10,000.00	12,500.00
200	" Merchants,	" "	10,000.00	10,000.00	13,500.00
25	" Nat'l Bk. of Commerce,	" "	2,500.00	2,500.00	4,375.00
100	" Western,	" "	10,000.00	10,000.00	11,000.00
50	" Central,	" "	5,000.00	5,000.00	6,250.00
134	" National Shoe & Leather,	" "	13,400.00	13,400.00	14,740.00
100	" Ninth,	" "	10,000.00	10,000.00	12,000.00
100	" American Exchange,	" "	10,000.00	10,000.00	15,400.00
256	" National Broadway,	" "	6,400.00	6,400.00	15,360.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,467; total amount,	\$617,514.36
2	Number of depositors having \$1,000 and not over \$2,000,	299; total amount,	401,552.53
3	Number of depositors having over \$2,000 and not over \$10,000,	110; total amount,	317,104.76
4	Number of depositors having over \$10,000,	1; total amount,	12,237.80
5	Total number of depositors,	3,877; total deposits,	\$1,348,409.45
6	Largest amount due a single depositor,		12,237.80
7	Number of accounts opened during the year, 481; number closed,	576.	
8	Amount of income received during the year,		73,294.41
9	Amount of dividends declared during the year,		56,589.72
10	Amount deposited, including interest credited, the past year,		339,720.37
11	Amount withdrawn during the year,		295,951.79
12	Increase of deposits the past year,		43,768.58
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, April and October.		
17	State tax during the past year,		3,128.57
18	Total office expenses the past year, including salaries,		4,318.51
19	Net amount of income during the year from real estate owned,		70.00
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		70,000.00
23	Date of annual meeting for choice of officers, third Tuesday in July.		

OFFICERS.—President, B. H. Bill; Treasurer, L. Bissell; Directors or Trustees, B. H. Bill, Geo. Talcott, Wm. Butler, E. I. Smith, H. L. James, A. R. Goodrich, L. Bissell, F. L. Dickinson, J. C. Hammond, Jr., Geo. Sykes, E. L. Heath.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$180,545.40	Whole Amt. of Deposits, . \$438,608.31
Loans on Collateral Security, 69,384.49	Surplus Account, . . 13,000.00
Loans on Personal Sec'y only, 62,142.07	Interest Account, . . 9,073.66
United States Bonds, . . 300.00	
Town, City, and Corp. Bonds, 24,957.32	
Town, City, and Borough Notes and Orders, . . 10,885.00	
School Dist. Notes and Orders, 13,000.00	
Railroad Bonds, . . . 20,000.00	
Bank Stocks in Connecticut, 34,300.00	
Bank Stocks in other States, 8,200.00	
Real Estate by Foreclosure, 8,700.00	
Safes and Fixtures, . . 2,500.00	
Premium Account, . . 13,900.00	
Cash in Bank, . . . 6,290.93	
Cash on hand, . . . 5,576.76	
Total Assets, . . . \$460,681.97	Total Liabilities, . . \$460,681.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	300.00	300.00	339.00
TOWN AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs,	8,885.00	8,885.00	8,885.00
Tolland County,	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
District No. 2, Stafford,	13,000.00	13,000.00	13,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Norwich, Conn., 5s, 1908, . \$	1,000.00	1,000.00	1,100.00
" Cincinnati, Ohio, 7s, 1908, .	5,000.00	5,000.00	6,500.00
" " " 5s, 1895-1898, .	957.32	957.32	986.04
" Columbus, " 5s, 1900, .	1,000.00	1,000.00	1,050.00
" " " 4½s, 1902, .	5,000.00	5,000.00	5,250.00
" " " 6s, 1906, .	3,000.00	3,000.00	3,000.00
" " " 4s, 1908, .	1,000.00	1,000.00	1,000.00
" " " 4s, 1910, .	1,000.00	1,000.00	1,000.00
" Omaha, Neb., 5s, 1896-1898, .	5,000.00	5,000.00	5,250.00

SAVINGS BANK OF STAFFORD SPRINGS. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.			
City of Toledo, Ohio, 4½s, 1910, . \$	1,000.00	1,000.00	1,030.00
" " " 4½s, 1912, .	1,000.00	1,000.00	1,030.00
RAILROAD BONDS.			
Louisiana & Mo. River, Gtd. by C. & A., 7s, 1900,	10,000.00	10,000.00	11,200.00
Northwestern Union, 7s, 1917,	10,000.00	10,000.00	13,000.00
BANK STOCKS.			
35 shares First National, Stafford Springs,	3,500.00	3,500.00	3,850.00
50 " Second " Norwich, . . .	5,000.00	5,000.00	5,000.00
50 " Thames " " . . .	5,000.00	5,000.00	7,000.00
50 " Mercantile " Hartford, . . .	5,000.00	5,000.00	4,000.00
57 " First " " . . .	5,700.00	5,700.00	6,225.00
82 " American " " . . .	4,100.00	4,100.00	5,740.00
60 " City, " " . . .	6,000.00	6,000.00	6,000.00
50 " Am. Exchange National, New York,	5,000.00	5,000.00	7,750.00
15 " Western " " . . .	1,500.00	1,500.00	1,650.00
10 " Union Square, " " . . .	1,000.00	1,000.00	2,000.00
33 " Metropolitan " " . . .	1,122.00	700.00	300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,396; total amount,	\$254,554.35
2	Number of depositors having \$1,000 and not over \$2,000,	77; total amount,	99,262.39
3	Number of depositors having over \$2,000 and not over \$10,000,	29; total amount,	84,791.57
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,502; total deposits,	\$438,608.31
6	Largest amount due a single depositor,		4,432.79
7	Number of accounts opened during the year, 1892; number closed, 179.		
8	Amount of income received during the year,		21,491.32
9	Amount of dividends declared during the year,		16,023.58
10	Amount deposited, including interest credited, the past year,		166,841.26
11	Amount withdrawn during the year,		160,254.52
12	Increase of deposits the past year,		6,586.74
13	Amount carried to surplus or profit and loss during the year,		1,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		487.50
16	Rate of dividend the last year, 4 per cent.; when paid, October 1, 1893, April 1, 1894.		
17	State tax during the past year,		901.50
18	Total office expenses the past year, including salaries,		2,012.98
19	Net amount of income during the year from real estate owned,		322.42
20	What assets, if any, yielding no income during the year,		11,500.00

SAVINGS BANK OF STAFFORD SPRINGS. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

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|----|---|-------------|
| 21 | Are all loans upon real estate secured by first mortgage? . . . | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, . . . | \$28,200.00 |
| 23 | Date of annual meeting for choice of officers, second Wednesday in July. | |

OFFICERS. — President, Charles Warren; Treasurer, Alvarado Howard; Directors or Trustees, Robbins Patten, Lucian Holt, Orrin Converse, S. W. Page, M. P. J. Walker, M. H. Kinney, Andrew Whiton, Luman Orcutt, F. F. Patten, E. K. Taft.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$84,132.50	Whole Amount of Deposits, \$161,024.05	
Loans on Collateral Security, . . .	26,964.04	Surplus Account, . . .	4,000.00
Loans on Personal Sec'y only, . . .	33,492.74	Interest Account, . . .	1,825.50
Town, City, and Borough		Profit and Loss Account, . .	1,707.58
Notes and Orders, . . .	11,100.00	Due Bank, . . .	957.88
Bank Stocks in Connecticut, . . .	8,300.00		
Bank Stocks in other States, . . .	2,000.00		
Banking House, . . .	1,000.00		
Tax Account, . . .	126.89		
Expense Account, . . .	347.25		
Cash in Bank, . . .	26.63		
Cash on hand, . . .	2,024.46		
Total Assets, . . .	\$169,514.51	Total Liabilities, . . .	\$169,514.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES AND ORDERS.			
Tolland County Orders, \$	9,000.00	9,000.00	9,000.00
Town of Bolton,	1,200.00	1,200.00	1,200.00
" Tolland,	500.00	500.00	500.00
" Andover,	400.00	400.00	400.00
BANK STOCKS.			
70 shares Rockville National Bank,	7,000.00	7,000.00	7,000.00
20 " National Shoe and Leather, N. York,	2,000.00	2,000.00	2,300.00
13 " Hartford Trust Company,	1,300.00	1,300.00	1,690.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	442; total amount,	\$71,836.31
2	Number of depositors having \$1,000 and not over \$2,000,	37; total amount,	50,476.77
3	Number of depositors having over \$2,000 and not over \$10,000,	15; total amount,	38,710.97
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	494; total deposits,	\$161,024.05
6	Largest amount due a single depositor,		3,748.97
7	Number of accounts opened during the year, 69; number closed, 46,		
8	Amount of income received during the year,		8,994.23
9	Amount of dividends declared during the year,		6,011.72
10	Amount deposited, including interest credited, the past year,		320,227.26

THE SAVINGS BANK OF TOLLAND.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

11	Amount withdrawn during the year,	\$312,065.56
12	Increase of deposits the past year,	8,161.70
13	Amount carried to surplus or profit and loss during the year, . .	1,404.26
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	300.00
16	Rate of dividend last year, $4\frac{1}{2}$ per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	253.78
18	Total office expenses the past year, including salaries,	1,213.99
19	Net amount of income during the year from real estate owned, No Real Estate.	
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	9,000.00
23	Date of annual meeting for choice of officers, fourth Monday in June.	

OFFICERS.—President, Charles Underwood; Treasurer, Frank T. Newcomb; Directors or Trustees, Charles Underwood, Nathan Pierson, Edmund Joslyn, Joseph P. Root, William D. Holman.

SHELTON SAVINGS BANK.

J. TOMLINSON, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$11,150.00	Whole Amount of Deposits, . . .	\$26,579.61
Town Notes and Orders, . . .	13,111.42	Interest Account, . . .	61.48
School District Notes and Orders, . . .	1,000.00		
Expense Account, . . .	53.34		
Cash on hand, . . .	1,326.33		
Total Assets, . . .	\$26,641.09	Total Liabilities, . . .	\$26,641.09

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Huntington, \$	13,111.42	13,111.42	13,111.42
SCHOOL DISTRICT NOTES AND ORDERS.			
Ferry,	1,000.00	1,000.00	1,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	133; total amount,	\$16,999.00
2	Number of depositors having \$1,000 and not over \$2,000,	7; total amount,	7,471.86
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,108.75
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	141; total deposits,	\$26,579.61
6	Largest amount due a single depositor,		2,108.75
7	Number of accounts opened during the year, 124; number closed, 4.		
8	Amount of income received during the year,		301.46
9	Amount of dividends declared during the year,		249.78
10	Amount deposited, including interest credited, the past year,		27,428.56
11	Amount withdrawn during the year,		1,698.85
12	Increase of deposits the past year,		25,729.71
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 5 per cent.; when paid, January and July.		
17	State tax during the past year,		None.
18	Total office expenses the past year, including salaries,		53.34

SHELTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	None.
23	Date of annual meeting for choice of officers, January 15, 1894.	

OFFICERS.—President, Watson J. Miller; Treasurer, J. Tomlinson; Directors or Trustees, Henry N. Beardsley, Frederick G. Perry, Thomas H. Newcomb, Henry Berry, Wesley L. Clarke, Gould A. Shelton, Aaron R. Smith.

SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$3,677,635.00	Whole Amt. of Deposits,	\$15,449,196.66
Loans on Collateral Security,	577,375 00	Surplus Account,	621,792.91
Loans on Personal Sec'y only,	34,000.00	Interest Account,	254,485.86
United States Bonds,	200,000.00	Profit and Loss Account,	4,375.20
State Bonds,	505,000.00		
Town, City, and Corpora- tion Bonds,	5,619,892.50		
School District Notes,	63,200.00		
Railroad Bonds,	4,738,781.25		
Railroad Stocks,	40,800.00		
Bank Stocks in Connecticut,	220,793.00		
Bank Stocks in other States,	18,660.00		
Real Estate by Foreclosure,	105,856.31		
Banking House,	90,000.00		
Tax Account,	17,650.50		
Salary Account,	7,118.00		
Expense Account,	1,419.69		
Premium Account,	24,929.75		
Suspense Account,	420.58		
Rent Account,	427.17		
Cash in Bank,	306,109.44		
Cash on hand,	79,782.44		
Total Assets,	\$16,329,850.63	Total Liabilities,	\$16,329,850.63

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Currency Sixes,	\$ 200,000.00	200,000.00	200,000.00
STATE BONDS.			
Connecticut,	500,000.00	500,000.00	500,000.00
Washington,	5,000.00	5,000.00	5,500.00
SCHOOL DISTRICT NOTES.			
Arsenal School, Hartford,	43,000.00	43,000.00	43,000.00
Washington School, " "	6,700.00	6,700.00	6,700.00
Gravel Hill " " "	500.00	500.00	500.00
Windsor,	13,000.00	13,000.00	13,000.00
RAILROAD STOCKS.			
408 shares New York, New Haven & Hartford,	40,800.00	40,800.00	74,256.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN BONDS.						
Town of Hartford, Conn. Val'y, 4½s,	1905,	\$	153,000.00	153,000.00	160,650.00	
" " " " We't'n, 3s,	1909,		75,000.00	69,992.50	71,250.00	
" Meriden, 4½s,	1900-12,		80,000.00	80,000.00	84,000.00	
" New Hartford, 4s,	1901,		36,000.00	36,000.00	36,000.00	
" New Haven, Air Line, 3½s,	1911-12,		150,000.00	150,000.00	150,000.00	
" New Britain, 4s,	1911,		100,000.00	100,000.00	101,000.00	
" " 4s,	1924,		20,000.00	20,000.00	20,200.00	
" Middletown, 3½s,	1909,		100,000.00	100,000.00	100,000.00	
" " 4s,	1910,		50,000.00	50,000.00	50,000.00	
" Enfield, 4s,	1909,		50,000.00	50,000.00	50,000.00	
" Essex, 4s,	1911,		13,000.00	13,000.00	13,000.00	
CITY BONDS.						
City of Hartford, Water Imp., 6s,	1899,		28,000.00	27,230.00	30,800.00	
" " Capitol, 6s,	1897,		7,000.00	7,000.00	7,420.00	
" New Haven, Sewerage, 7s,	1901,		75,000.00	75,000.00	88,500.00	
" " Municipal, 4s,	1897,		13,000.00	13,000.00	13,260.00	
" " Boulevard Sew., 3½s,	1903-8,		55,000.00	55,000.00	55,000.00	
" N. Britain, SewerFund, 4s,	1899,		5,000.00	5,000.00	5,100.00	
" Bridgeport, Municipal, 3½s,	1915,		5,000.00	4,900.00	5,000.00	
" Boston, Water, 5s,	1905,		40,000.00	40,000.00	45,200.00	
" " " 5s,	1906,		25,000.00	25,000.00	28,250.00	
" " Park, 3½s,	1920,		50,000.00	50,000.00	51,500.00	
" Cambridge, Har. Bridge, 4s,	1918,		60,000.00	60,000.00	61,800.00	
" Gloucester, Sink. Fund, 4s,	1908,		50,000.00	50,000.00	51,000.00	
" Waltham, Street Ex., 4s,	1898,		42,000.00	42,000.00	42,420.00	
" Portland, Me., 4s,	1912,		90,000.00	90,000.00	92,700.00	
" " 6s,	1896-7,		5,000.00	5,000.00	5,250.00	
" Providence, Water, 5s,	1906,		50,000.00	50,000.00	57,500.00	
" " Sewer, 4s,	1921,		50,000.00	50,000.00	55,000.00	
" Newark, Street Imp., 6s,	1909,		30,000.00	30,000.00	36,000.00	
" " Corporate, 6s,	1908,		20,000.00	20,000.00	24,000.00	
" " Water, 4s,	1922,		25,000.00	25,000.00	25,250.00	
" Paterson, City Hall, 5s,	1897-1903,		50,000.00	50,000.00	52,500.00	
" " Sewer, 5s,	1903-05,		25,000.00	25,000.00	27,000.00	
" " " 5s,	1895,		25,000.00	25,000.00	25,500.00	
" Trenton, Improvement, 5s,	1895,		3,000.00	3,000.00	3,060.00	
" " " 5s,	1896,		7,000.00	7,000.00	7,210.00	
" " " 5s,	1896,		19,000.00	19,000.00	19,570.00	
" " " 5s,	1901,		60,000.00	60,000.00	63,000.00	
" " " 5s,	1903,		20,000.00	20,000.00	21,600.00	
" " Refunding, 5s,	1903,		30,000.00	30,000.00	30,600.00	
" " Street Imp., 5s,	1900,		6,000.00	6,000.00	6,120.00	
" " School House, 5s,	1911,		22,000.00	22,000.00	22,660.00	
" " Funded Debt, 5s,	1911,		42,000.00	42,000.00	43,260.00	
" Scranton, Municipal, 5s,	1905-10,		50,000.00	49,750.00	55,000.00	
" " Improvement, 4½s,	1916,		20,000.00	20,000.00	22,000.00	
" Buffalo, City Hall, 7s,	1903,		50,000.00	50,000.00	62,500.00	
" Cincinnati, Water, 6s,	1895,		12,000.00	12,000.00	12,240.00	

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.						
City of Cincinnati,	W. & U'n'ty,	7s,	1897,	\$ 34,000.00	34,000.00	37,400.00
"	"	Hospital,	7 ³ / ₁₀ s,	1897,	100,000.00	112,000.00
"	"	Municipal,	6s,	1906,	50,000.00	60,000.00
"	Cleveland,	Sewer,	5s,	1894,	25,000.00	25,625.00
"	"	Canal,	7s,	1895,	5,000.00	5,150.00
"	"	Construct'n,	6s,	1896,	14,000.00	14,560.00
"	"	Viaduct,	6s,	1897,	5,000.00	5,300.00
"	"	"	6s,	1898,	50,000.00	53,500.00
"	"	Fund'd D'bt,	4s,	1898,	25,000.00	25,250.00
"	"	"	5s,	1901,	100,000.00	108,000.00
"	"	Water,	3 ⁶ / ₁₀ s,	1902,	8,000.00	8,000.00
"	Columbus,	Sewer,	5s,	1895,	25,000.00	25,250.00
"	"	Street Imp.,	6s,	1895-6,	16,000.00	16,160.00
"	"	"	6s,	1907,	8,000.00	8,400.00
"	"	Viaduct,	4 ¹ / ₂ s,	1902,	25,000.00	26,000.00
"	"	"	4 ¹ / ₂ s,	1902,	50,000.00	52,000.00
"	"	Water,	5s,	1910,	7,000.00	7,840.00
"	"	Fire Dept ,	5s,	1910,	8,000.00	8,960.00
"	"	Sewer,	5s,	1910,	10,000.00	11,200.00
"	"	"	5s,	1911,	25,000.00	28,250.00
"	"	Market,	4s,	1908,	9,000.00	9,090.00
"	"	Sewer,	4s,	1908,	5,000.00	5,050.00
"	"	City Hall,	4s,	1909,	60,000.00	60,600.00
"	Dayton,	"	4s,	1894-1906,	44,000.00	44,440.00
"	"	Water,	4s,	1894-1903,	13,000.00	13,130.00
"	"	Sewer,	4s,	1901-1902,	14,000.00	14,140.00
"	"	Wolf Creek,	4 ¹ / ₂ s,	1895-98,	28,000.00	28,560.00
"	"	Paving,	4 ¹ / ₂ s,	1895-98,	9,000.00	9,180.00
"	"	Fund'd Debt,	4 ¹ / ₂ s,	1895-1905,	35,000.00	36,050.00
"	"	Water Imp.,	5s,	1897-1903,	25,000.00	26,000.00
"	Springfield	Bridge,	5s,	1898-99,	20,000.00	20,900.00
"	Toledo,	Water,	5s,	1903,	60,000.00	63,000.00
"	Youngstown,	Sewer,	5s,	1898-1901,	14,000.00	14,700.00
"	Detroit,	Water,	6s,	1906,	7,000.00	8,750.00
"	"	Improvement,	3 ¹ / ₂ s,	1916,	104,000.00	104,000.00
"	"	"	3 ⁶ / ₁₀ s,	1918,	75,000.00	75,000.00
"	"	Boulevard,	4s,	1921,	25,000.00	27,500.00
"	Grand Rapids,	School,	5s,	1899,	10,000.00	10,500.00
"	"	Water,	4 ¹ / ₂ s,	1912,	25,000.00	26,500.00
"	Jackson,	Water,	5s,	1902,	10,000.00	10,600.00
"	Muskegon,	Bdge. & Sew.,	5s,	1906-10,	18,500.00	19,425.00
"	Saginaw,	Street & Sew.,	5s,	1895,	5,000.00	5,050.00
"	"	City Hall,	4 ¹ / ₂ s,	1902-5,	30,000.00	31,200.00
"	Chicago,	Water,	7s,	1895,	59,000.00	60,475.00
"	"	Bridewell,	7s,	1899,	10,000.00	11,400.00
"	"	Municipal,	4s,	1901,	10,000.00	10,200.00
"	"	Exposition,	4s,	1921,	100,000.00	103,000.00
"	St. Louis,	Sew. & Char.,	6s,	1895,	9,000.00	9,270.00
"	"	Renewal,	6s,	1899,	1,000.00	1,100.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.						
City of St. Louis, Renewal,	5s,	1900,	\$	24,000.00	24,000.00	25,200.00
“ “ “	4s,	1908,		150,000.00	150,000.00	156,000.00
“ “ “	4s,	1912,		200,000.00	200,000.00	210,000.00
“ “ “	4s,	1918,		75,000.00	75,000.00	79,500.00
“ Kansas City, City Hall,	4s,	1910,		100,000.00	100,000.00	100,000.00
“ Terre Haute, Funding,	4½s,	1900–05,		50,000.00	50,000.00	51,500.00
“ Fort Wayne, Water,	5s,	1899,		15,000.00	15,000.00	15,750.00
“ “ “	6s,	1900,		30,000.00	30,000.00	33,000.00
“ “ Funding,	4½s,	1913,		60,000.00	60,000.00	63,600.00
“ Duluth,	6s,	1896,		25,000.00	25,000.00	25,750.00
“ Minneapolis, City Hall,	4½s,	1917,		50,000.00	50,000.00	54,000.00
“ “ “	4s,	1919,		50,000.00	50,000.00	50,500.00
“ “ “	4s,	1919,		50,000.00	50,000.00	50,500.00
“ St. Paul, Bridge,	5s,	1915,		50,000.00	50,000.00	55,000.00
“ Denver, Improvement,	4s,	1904,		50,000.00	49,750.00	50,000.00
“ “ “	5s,	1906,		50,000.00	50,000.00	53,000.00
“ Portland, Bridge,	5s,	1922,		50,000.00	50,000.00	56,000.00
“ “ City Hall,	5s,	1922,		50,000.00	50,000.00	56,000.00
“ Omaha, Sewer,	5s,	1908,		7,000.00	7,000.00	7,560.00
“ “ & Library,	5s,	1912,		43,000.00	43,000.00	47,300.00
“ “ City Hall,	5s,	1912,		25,000.00	25,000.00	27,500.00
“ “ Paving,	5s,	1913,		25,000.00	25,000.00	27,750.00
“ Milwaukee, Viaduct,	5s,	1895–1901,		17,500.00	17,500.00	18,025.00
“ “ City Hall,	5s,	1895–1901,		70,000.00	70,000.00	72,100.00
“ “ Bridge,	5s,	1897–1901,		30,000.00	30,000.00	31,200.00
“ “ “	5s,	1897–98,		50,000.00	50,000.00	51,500.00
“ “ “	5s,	1898–1903,		30,000.00	30,000.00	31,500.00
“ Louisville,	4s,	1930,		100,000.00	99,500.00	102,000.00
“ “ “	5s,	1911,		60,000.00	60,000.00	67,200.00
“ Lexington,	4½s,	1932,		15,000.00	15,000.00	16,050.00
SCHOOL BONDS.						
South School,	4s,	1925,		200,000.00	200,000.00	200,000.00
Second North “	4s,	1924,		50,000.00	50,000.00	50,000.00
West Middle “	3½s,	1912,		100,000.00	100,000.00	100,000.00
Washington “	4½s,	1898,		25,000.00	25,000.00	25,000.00
Middletown “	5s,	1894–1903,		32,500.00	32,500.00	33,800.00
New Haven “	4s,	1909,		10,000.00	10,000.00	10,000.00
New London “	4s,	1919,		21,000.00	21,000.00	21,000.00
Wallingf'd Central “	4s,	1904,		36,000.00	36,000.00	36,000.00
BOROUGH BONDS.						
Borough of Norwalk,	4s,	1927,		40,000.00	40,000.00	40,000.00
“ Wallingford,	4s,	1912,		10,000.00	10,000.00	10,000.00
“ Willimantic,	4s,	1904,		10,000.00	10,000.00	10,000.00
“ “	4s,	1914,		25,000.00	25,000.00	25,000.00
DOCK BONDS.						
Atlantic Dock,	5s,	1901,		50,000.00	50,000.00	51,500.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Pittsburgh, Ft. W. & Chicago,	7s, 1912,	\$ 45,000.00	45,000.00	61,650.00
Cleveland & Mahoning Valley,	5s, 1938,	100,000.00	100,000.00	110,000.00
Sharon,	4½s, 1919,	50,000.00	50,000.00	52,000.00
Delaware & Hudson Canal,	7s, 1894,	196,000.00	196,000.00	202,860.00
“ “ Penn. Div.,	7s, 1917,	125,000.00	125,000.00	177,500.00
Rensselaer & Saratoga,	7s, 1921,	46,000.00	46,000.00	66,240.00
United New Jersey R.R. & Canal,	4s, 1929,	100,000.00	100,000.00	107,000.00
“ “ “ “	4s, 1944,	150,000.00	150,000.00	162,000.00
Syracuse, Binghamton & New York,	7s, 1906,	76,000.00	76,000.00	97,280.00
New York, Lackawanna & Western,	6s, 1921,	71,000.00	71,000.00	94,430.00
Morris & Essex,	7s, 1914,	101,000.00	101,000.00	143,420.00
Bald Eagle Valley,	6s, 1910,	25,000.00	25,000.00	27,500.00
Sunbury & Lewistown,	7s, 1896,	60,000.00	60,000.00	63,000.00
New York & Long Branch,	5s, 1931,	50,000.00	50,000.00	56,000.00
Pittsburgh, McKeesport & Yough.,	6s, 1932,	150,000.00	150,000.00	195,000.00
Elmira & Williamsport,	6s, 1910,	40,000.00	40,000.00	48,000.00
Shamokin Valley & Pottsville,	7s, 1901,	24,000.00	24,000.00	28,320.00
Buffalo, New York & Erie,	7s, 1916,	25,000.00	25,000.00	32,500.00
McKeesport & Belle Vernon,	6s, 1918,	25,000.00	25,000.00	31,250.00
Central Ohio,	4½s, 1930,	100,000.00	100,000.00	103,000.00
Little Miami,	5s, 1912,	50,000.00	50,000.00	56,000.00
Illinois Central, Springfield Div.,	6s, 1898,	250,000.00	250,000.00	267,500.00
“ “ Midland “	5s, 1921,	30,000.00	30,000.00	33,600.00
“ “ “ “	3½s, 1951,	50,000.00	45,750.00	48,500.00
Terre Haute & Indianapolis,	5s, 1925,	250,000.00	250,000.00	280,000.00
Cincinnati, Hamilton & Dayton,	6s, 1905,	15,000.00	15,000.00	17,250.00
Chicago, Rock Island & Pacific,	6s, 1917,	250,000.00	250,000.00	320,000.00
Chicago & Southwestern,	7s, 1899,	122,500.00	122,500.00	137,200.00
Chic., Mil. & St. P., So. Western Div.,	6s, 1909,	125,000.00	125,000.00	143,750.00
“ “ “ Minnesota “	6s, 1910,	10,000.00	10,000.00	11,500.00
“ “ “ Dubuque “	6s, 1920,	21,000.00	21,000.00	26,250.00
“ “ “ Mineral Point “	5s, 1910,	50,000.00	48,531.25	52,500.00
“ “ “ La Crosse & Dav. “	5s, 1919,	13,000.00	13,000.00	13,650.00
Wisconsin Valley,	7s, 1909,	50,000.00	50,000.00	65,000.00
Atchinson, Topeka & Santa Fe,	4s, 1889,	185,000.00	148,000.00	129,500.00
“ “ “ “ 2d Mort.	4s, 1889,	50,000.00	25,000.00	11,000.00
Chic. & Northwest'n, Madison Ext'n,	7s, 1911,	20,000.00	20,000.00	26,000.00
Chicago & Milwaukee,	7s, 1898,	162,000.00	162,000.00	181,440.00
Northwestern Union,	7s, 1917,	100,000.00	100,000.00	140,000.00
Milwaukee & Madison,	6s, 1905,	50,000.00	50,000.00	57,500.00
Chicago & Tomah,	6s, 1905,	100,000.00	100,000.00	115,000.00
Des Moines & Minneapolis,	7s, 1907,	24,000.00	24,000.00	29,280.00
Pacific of Missouri,	4s, 1938,	50,000.00	50,000.00	50,000.00
Buffalo & Erie,	7s, 1898,	11,000.00	11,000.00	12,100.00
Michigan Central,	5s, 1931,	17,000.00	17,000.00	19,210.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	25,000.00	32,000.00
Mahoning Coal,	5s, 1934,	37,000.00	37,000.00	42,180.00
New York Central & Hudson River,	7s, 1903,	300,000.00	300,000.00	381,000.00
New York & Harlem,	7s, 1900,	80,000.00	80,000.00	94,400.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.							
Utica & Black River,	4s,	1922,	\$	150,000.00	150,000.00	154,500.00	
New York, New Haven & Hartford,	4s,	1903,		90,000.00	90,000.00	94,500.00	
“ “ “ “	4s,	1908,		17,000.00	17,000.00	22,440.00	
“ “ “ “	“ Deb.,						
Danbury & Norwalk,	5s,	1920,		100,000.00	100,000.00	115,000.00	
New York, Providence & Boston,	4s,	1901,		50,000.00	50,000.00	51,000.00	
Norwich & Worcester,	6s,	1897,		43,000.00	43,000.00	45,150.00	
New London Northern,	4s,	1910,		100,000.00	100,000.00	103,000.00	
Connecticut & Passumpsic Rivers,	4s,	1943,		150,000.00	150,000.00	153,000.00	
Worcester, Nashua & Rochester,	4s,	1913,		50,000.00	50,000.00	50,500.00	
BANK STOCKS.							
250 shares City Bank,		Hartford,		25,000.00	24,943.00	26,250.00	
200 “ Hartford National,		“		20,000.00	20,000.00	32,000.00	
225 “ Phoenix “		“		22,500.00	22,500.00	27,000.00	
100 “ Farmers & Mechanics Nat.,		“		10,000.00	10,000.00	11,300.00	
300 “ Aetna “		“		30,000.00	30,000.00	39,000.00	
276 “ Charter Oak “		“		27,600.00	27,600.00	26,220.00	
173 “ American “		“		8,650.00	8,650.00	12,110.00	
100 “ State, “		“		10,000.00	9,500.00	10,500.00	
40 “ Conn. Trust & Safe Deposit, “		“		4,000.00	4,000.00	6,600.00	
50 “ Hartford Trust Co., “		“		5,000.00	5,000.00	6,750.00	
41 “ Merchants National, Norwich,				4,100.00	4,100.00	4,100.00	
80 “ First “		“		8,000.00	8,000.00	8,000.00	
150 “ First “ Litchfield,				15,000.00	15,000.00	18,000.00	
115 “ First “ Meriden,				11,500.00	11,500.00	13,800.00	
100 “ Meriden “		“		10,000.00	10,000.00	12,800.00	
100 “ Home “		“		10,000.00	10,000.00	12,000.00	
100 “ American Ex. “ New York,				5,000.00	5,000.00	7,750.00	
50 “ Central “		“		5,000.00	5,000.00	6,000.00	
35 “ Continental “		“		3,500.00	3,500.00	4,200.00	
240 “ Phenix “		“		4,800.00	4,480.00	6,000.00	
20 “ Metropolitan “		“		2,000.00	680.00	100.00	

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	33,185; total amount, \$5,967,787.32
2	Number of depositors having \$1,000 and not over \$2,000,	2,810; total amount, 3,793,404.04
3	Number of depositors having over \$2,000 and not over \$10,000,	1,604; total amount, 5,688,005.30
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	37,599; total deposits, \$15,449,196.66
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the year,	4,353; number closed, 3,803.
8	Amount of income received during the year,	794,480.52

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

9	Amount of dividends declared during the year,	\$589,019.07
10	Amount deposited, including interest credited, the past year,	2,645,456.02
11	Amount withdrawn during the year,	2,358,782.21
12	Increase of deposits the past year,	286,673.81
13	Amount carried to surplus or profit and loss during the year,	55,500.43
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, December 1, 1893, June 1, 1894.	
17	State tax during the past year,	35,301.00
18	Total office expenses the past year, including salaries,	25,351.40
19	Net amount of income during the year from real estate owned,	6,414.80
20	What assets, if any, yielding no income during the year,	204,827.71
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	86,250.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS. — President, John C. Parsons; Treasurer, A. E. Hart; Directors or Trustees, Roland Mather, Joseph Langdon, Drayton Hillyer, Rowland Swift, Jonathan F. Morris, Henry K. Morgan, Appleton R. Hillyer, Gurdon W. Russell, Francis B. Cooley, Caleb M. Talcott, George L. Chase, Theodore Lyman, John C. Parsons, P. M. Hastings, John B. Corning, Henry Keney, J. M. Allen, Rodney Dennis, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Jacob L. Greene, Jonathan B. Bunce, Leonard Buckland, Meigs H. Whaples, James P. Taylor, A. E. Hart, Charles E. Gross, William B. Clark, James Nichols, George H. Day, William C. Skinner, Ernest Cady, George E. Taintor, Samuel G. Dunham.

SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$316,442.22	Whole Amt. of Deposits, . .	\$952,241.29
Loans on Collateral Security, . .	62,646.10	Surplus Account, . . .	40,000.00
Loans on Personal Sec'y only, . .	28,045.00	Interest Account, . . .	12,715.34
Town, City, and Corp. Bonds, . .	187,480.00	Profit and Loss Account, . .	3,938.39
Town, City, and Borough Notes and Orders, . . .	15,500.00		
School Dist. Notes and Orders, . .	8,300.00		
Railroad Bonds, . . .	123,000.00		
Bank Stocks in Connecticut, . . .	138,200.00		
Bank Stocks in other States, . . .	22,600.00		
Real Estate by Foreclosure, . . .	6,500.00		
Banking House, . . .	9,200.00		
Expense Account, . . .	1,984.13		
Premium Account, . . .	67,250.62		
Safe Account, . . .	500.00		
Cash in Bank, . . .	17,494.64		
Cash on hand, . . .	3,752.31		
Total Assets, . . .	\$1,008,895.02	Total Liabilities, . . .	\$1,008,895.02

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES AND ORDERS.			
Southington Town, \$	6,000.00	6,000.00	6,000.00
" Borough,	9,500.00	9,500.00	9,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First of Southington,	5,450.00	5,450.00	5,450.00
Fourth "	2,000.00	2,000.00	2,000.00
Sixth "	150.00	150.00	150.00
Eleventh "	700.00	700.00	700.00
TOWN, CITY, AND CORPORATION BONDS.			
Reading, Pa., 4s, 1920,	10,000.00	10,000.00	10,000.00
Harrisburg, " 5s, 1899,	5,000.00	5,000.00	5,000.00
Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,000.00
Kansas, Mo., 7s, 1897,	10,000.00	10,000.00	10,800.00
Chicago, Ill., 7s, 1898,	1,000.00	1,000.00	1,115.00
" 7s, 1899,	1,000.00	1,000.00	1,140.00
Columbus, Ohio, 6s, 1904,	5,000.00	5,000.00	5,400.00
" 6s, 1896-8,	9,500.00	9,500.00	9,785.00
Cleveland, " 5s, 1895,	5,000.00	5,000.00	5,050.00
Cincinnati, " 7 ³ / ₁₀ s, 1902,	21,000.00	21,000.00	25,567.50

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.							
Cincinnati, Ohio,	7s,	1908,	\$		16,000.00	16,000.00	21,120.00
“ “	6s,	1909,			4,000.00	4,000.00	4,880.00
“ “	7s,	1904,			4,000.00	4,000.00	4,980.00
Duluth, Minn.,	4s,	1920,			5,000.00	5,000.00	4,900.00
St. Paul, “	5s,	1909,			5,000.00	5,000.00	5,450.00
“ “	4s,	1920,			5,000.00	5,000.00	5,000.00
Louisville, Ky.,	4s,	1928,			4,000.00	3,980.00	4,000.00
Newark, N. J.,	4s,	1922,			5,000.00	5,000.00	5,000.00
Paterson, “	5s,	1895,			5,000.00	5,000.00	5,000.00
Trenton, “	4s,	1903,			9,000.00	9,000.00	9,000.00
Denver, Col.,	4s,	1904,			10,000.00	10,000.00	10,000.00
Orange, Conn.,	4½s,	1909,			3,000.00	3,000.00	3,165.00
New Haven, “	3½s,	1923,			10,000.00	10,000.00	10,000.00
West Hartford, “	4s,	1902,			10,000.00	10,000.00	10,175.00
“ “	4s,	1920,			10,000.00	10,000.00	10,400.00
Portland, “	4s,	1905,			5,000.00	5,000.00	5,000.00
Bristol, “	4s,	1911,			5,000.00	5,000.00	5,000.00
RAILROAD BONDS.							
New York Cent'l & Hudson River,	7s,	1903,			10,000.00	10,000.00	12,550.00
New York & Harlem,	7s,	1900,			5,000.00	5,000.00	6,050.00
Chicago, Milwaukee & St. Paul:—							
Mineral Point Division,	5s,	1910,			15,000.00	15,000.00	15,675.00
Chic. & Pacific West'n “	5s,	1921,			5,000.00	5,000.00	5,450.00
Dubuque “	6s,	1920,			5,000.00	5,000.00	6,050.00
Chicago & Northwestern:—							
Menominee Extension,	7s,	1911,			10,000.00	10,000.00	12,950.00
Chicago & Tomah,	6s,	1905,			10,000.00	10,000.00	12,100.00
Northwestern Union,	7s,	1917,			15,000.00	15,000.00	20,700.00
Iowa Division,	4½s,	1902,			5,000.00	5,000.00	5,000.00
Chicago & Southwestern,	7s,	1899,			5,000.00	5,000.00	5,250.00
Iowa Falls & Sioux City,	7s,	1917,			15,000.00	15,000.00	19,050.00
Shamokin Valley & Pottsville,	7s,	1901,			5,000.00	5,000.00	5,750.00
Evansville & Terre Haute,	5s,	1930,			5,000.00	5,000.00	5,000.00
Morris & Essex,	7s,				5,000.00	5,000.00	5,650.00
Illinois Central, Springfield Div.,	6s,	1898,			3,000.00	3,000.00	3,060.00
Pitts., McKeesp't & Youghiogheny,	6s,	1932,			5,000.00	5,000.00	6,400.00
BANK STOCKS.							
20 shares National Exchange,		Hartford,			1,000.00	960.00	1,200.00
22 “ Aetna National,		“			2,200.00	2,200.00	2,970.00
31 “ Charter Oak “		“			3,100.00	3,100.00	2,790.00
64 “ First “		“			6,400.00	6,400.00	6,720.00
175 “ American “		“			8,750.00	8,750.00	10,675.00
6 “ Far. & Mech. “		“			600.00	600.00	672.00
16 “ Phoenix “		“			1,600.00	1,600.00	2,000.00
32 “ City,		“			3,200.00	3,200.00	3,200.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.						PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.								
144	shares	Yale	National,	New Haven,	\$	14,400.00	14,400.00	16,560.00
158	"	Merchants	"	"		7,900.00	7,900.00	7,268.00
35	"	Tradesmen's	"	"		3,500.00	3,500.00	4,900.00
244	"	New Haven Co.	"	"		2,440.00	2,440.00	3,294.00
28	"	Second	"	"		2,800.00	2,800.00	4,760.00
10	"	Middletown	"	Middletown,		750.00	750.00	1,012 50
56	"	Middlesex Co.	"	"		5,600.00	5,600.00	5,600.00
30	"	First	"	"		3,000.00	3,000.00	3,180.00
48	"	"	"	Norwich,		4,800.00	4,800.00	4,800.00
40	"	Second	"	"		4,000.00	4,000.00	3,400.00
50	"	Thames	"	"		5,000.00	5,000.00	7,500.00
157	"	First	"	Meriden,		15,700.00	15,700.00	17,270.00
147	"	Home	"	"		14,700.00	14,700.00	18,375.00
150	"	Meriden	"	"		15,000.00	15,000.00	22,500.00
41	"	Birmingham	"	Birmingh'm,		4,100.00	4,100.00	7,175.00
15	"	New Britain	"	New Britain,		1,500.00	1,500.00	2,400.00
62	"	Southington	"	Southington,		6,200.00	6,200.00	6,510.00
100	"	Commerce	"	New York,		10,000.00	10,000.00	17,800.00
76	"	American Ex.	"	"		7,600.00	7,600.00	11,780.00
50	"	Merchants	"	"		2,500.00	2,500.00	3,450.00
15	"	Shoe & Leather	"	"		1,500.00	1,500.00	1,725.00
10	"	Republic	"	"		1,000.00	1,000.00	1,580.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,856; total amount,	\$330,011.50
2	Number of depositors having \$1,000 and not over \$2,000,	171; total amount,	233,742.76
3	Number of depositors having over \$2,000 and not over \$10,000,	105; total amount,	388,487.03
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,132; total deposits,	\$952,241.29
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the year, 205; number closed,	231,	
8	Amount of income received during the year,		44,203.44
9	Amount of dividends declared during the year,		41,366.77
10	Amount deposited, including interest credited, the past year,		162,642.76
11	Amount withdrawn during the year,		145,537.43
12	Increase of deposits the past year,		17,105.33
13	Amount carried to surplus or profit and loss during the year,		728.27
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July,		
17	State tax during the past year,		2,114.36

SOUTHINGTON SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

18	Total office expenses the past year, including salaries, . . .	\$2,899.62
19	Net amount of income during the year from real estate owned, .	100.56
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	32,500.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS.— President, W. S. Plumb; Treasurer, L. B. Neal; Directors or Trustees, Amon Bradley, George B. Finch, Charles D. Barnes, M. N. Woodruff, M. H. Holcomb, James H. Pratt, James H. Osborne, W. H. Cummings, Edwin P. Hotchkiss, Charles H. Clark.

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.			
Youngstown, Ohio, 6s, 1894, \$	3,600.00	3,600.00	3,600.00
“ “ 6s, 1895,	3,400.00	3,400.00	3,400.00
“ “ 6s, 1896,	3,400.00	3,400.00	3,400.00
“ “ 6s, 1897,	3,600.00	3,600.00	3,600.00
“ “ 6s, 1898,	600.00	600.00	600.00
“ “ 6s, 1900,	500.00	500.00	500.00
“ “ 6s, 1901,	400.00	400.00	400.00
“ “ 6s, 1902,	500.00	500.00	500.00
Dubuque, Iowa, 6s, 1896,	3,000.00	3,000.00	3,000.00
“ “ 5s, 1900,	12,000.00	12,000.00	12,000.00
“ “ 5s, 1901,	5,000.00	5,000.00	5,000.00
Sioux City, “ 6s, 1912,	3,700.00	3,700.00	3,700.00
Topeka, Kansas, 5s, 1913,	10,000.00	10,000.00	10,000.00
City of South Norwalk, Conn., 4s, 1913,	10,000.00	10,000.00	10,000.00
Springfield, Ohio, 6s, 1895,	640.00	640.00	640.00
“ “ 6s, 1896,	640.00	640.00	640.00
“ “ 6s, 1897,	640.00	640.00	640.00
“ “ 6s, 1898,	640.00	640.00	640.00
“ “ 6s, 1899,	640.00	640.00	640.00
“ “ 6s, 1900,	640.00	640.00	640.00
“ “ 6s, 1901,	640.00	640.00	640.00
“ “ 6s, 1902,	640.00	640.00	640.00
Aurora, Ill., 6s, 1898,	5,000.00	5,000.00	5,000.00
South Bend, Ind., 6s, 1897,	1,000.00	1,000.00	1,000.00
“ “ “ 6s, 1900,	1,000.00	1,000.00	1,000.00
“ “ “ 6s, 1903,	1,000.00	1,000.00	1,000.00
RAILROAD BONDS.			
Staten Island Railway Company, 4½s, 1943,	15,000.00	15,000.00	15,000.00
BANK STOCKS.			
60 shares City National, South Norwalk, Conn.,	6,000.00	6,000.00	6,600.00
9 “ First “ “ “ “	900.00	900.00	900.00
5 “ First “ “ “ “	500.00	500.00	500.00
18 “ Western “ New York,	1,800.00	1,800.00	1,800.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,326; total amount,	\$442,219.81
2	Number of depositors having \$1,000 and not over \$2,000,	137; total amount,	182,221.93
3	Number of depositors having over \$2,000 and not over \$10,000,	39; total amount,	94,273.22
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,502; total deposits,	\$718,714.96

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$3,496.51
7	Number of accounts opened during the year, 462; number closed, 349.	
8	Amount of income received during the year,	39,375.08
9	Amount of dividends declared during the year,	26,251.36
10	Amount deposited, including interest credited, the past year,	236,835.71
11	Amount withdrawn during the year,	219,054.51
12	Increase of deposits the past year,	17,781.20
13	Amount carried to surplus or profit and loss during the year,	535.65
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	1,582.64
18	Total office expenses the past year, including salaries,	2,311.82
19	Net amount of income during the year from real estate owned,	246.00
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	32,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—President, Alden Solmans; Treasurer, John H. Knapp; Directors or Trustees, Alden Solmans, Dudley P. Ely, Oliver W. Weed, John H. Ferris, Edwin Adams, Henry I. Smith, John H. Knapp, Edward Beard, John H. Light.

SOUTHPORT SAVINGS BANK.

CHARLES C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$189,243.00	Whole Amt. of Deposits, . .	\$629,246.46
Loans on Collateral Security, . .	18,247.92	Surplus Account, . . .	20,000.00
Town, City, and Corp. Bonds, . .	195,000.00	Profit and Loss Account, . .	46,260.34
Railroad Bonds, . . .	243,000.00		
Bank Stocks in Connecticut, . .	8,100.00		
Bank Stocks in other States, . .	7,100.00		
Banking House, . . .	5,000.00		
Expense Account, . . .	1,740.98		
Cash in Bank, . . .	26,485.28		
Cash on hand, . . .	1,589.62		
Total Assets, . . .	\$695,506.80	Total Liabilities, . . .	\$695,506.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Brooklyn, City, 7s, 1915, \$	1,000.00	1,000.00	1,400.00
Bridgeport, " 7s, 1900,	25,000.00	25,000.00	30,000.00
Cincinnati, " 7s, 1904,	3,000.00	3,000.00	3,750.00
" " 5s, 1910,	10,000.00	10,000.00	11,000.00
Chicago, " 7s, 1895,	4,000.00	4,000.00	4,080.00
" " 7s, 1896,	3,000.00	3,000.00	3,150.00
Columbus, " 6s, 1896,	2,500.00	2,500.00	25,250.00
" " 6s, 1900,	6,000.00	6,000.00	6,180.00
" " 6s, 1903,	4,000.00	4,000.00	4,200.00
" " 6s, 1905,	3,500.00	3,500.00	3,962.50
" " 6s, 1906,	3,000.00	3,000.00	3,180.00
Dayton, " 5s, 1909,	22,000.00	22,000.00	23,760.00
" " 5s, 1911,	25,000.00	25,000.00	27,250.00
Denver, " 4s, 1904,	5,000.00	5,000.00	5,000.00
Duluth, " 7s, 1898,	20,000.00	20,000.00	21,800.00
Omaha, " 5s, 1904,	15,000.00	15,000.00	15,600.00
" " 5s, 1909,	10,000.00	10,000.00	10,800.00
Pueblo, " 6s, 1898,	10,000.00	10,000.00	10,500.00
Tacoma, " 6s, 1911,	13,000.00	13,000.00	14,690.00
Danbury, Borough, 4½s, 1900,	10,000.00	10,000.00	10,200.00
RAILROAD BONDS.			
Illinois Central, 3½s, 1951,	40,000.00	40,000.00	38,800.00
Atchison, Topeka & Santa Fe, . .	11,000.00	11,000.00	7,700.00
(Incomes), 5s, 1989,	5,000.00	5,000.00	2,000.00

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.							
Chicago, Milwaukee & St. Paul,	5s,	1921,	\$		15,000.00	15,000.00	16,200.00
“ “ “	5s,	1910,			18,000.00	18,000.00	18,900.00
“ “ “	6s,	1909,			20,000.00	20,000.00	23,000.00
“ “ “	6s,	1920,			6,000.00	6,000.00	7,200.00
New York, Lackawanna & Western,	6s,	1921,			10,000.00	10,000.00	12,500.00
Ottumwa & Cedar Falls,	5s,	1909,			31,000.00	31,000.00	33,480.00
Midland of New Jersey,	6s,	1910,			6,000.00	6,000.00	6,960.00
New York Central,	7s,	1903,			30,000.00	30,000.00	37,500.00
Delaware & Hudson Canal,	7s,	1917,			5,000.00	5,000.00	7,000.00
Northwestern Union,	7s,	1917,			19,000.00	19,000.00	26,220.00
Terre Haute & Indianapolis,	5s,	1925,			25,000.00	25,000.00	27,500.00
Warren,	7s,	1900,			1,000.00	1,000.00	1,200.00
Cedar Rapids & Missouri River,	7s,	1916,			1,000.00	1,000.00	1,350.00
BANK STOCKS.							
16 shares Norwalk National, Norwalk, Conn.,					1,600.00	1,600.00	1,600.00
60 “ Central “ Middletown, “					4,500.00	4,500.00	4,725.00
20 “ Southport “ Southport, “					2,000.00	2,000.00	4,200.00
22 “ Continental “ New York City,					2,200.00	2,200.00	2,640.00
14 “ Central “ “ “					1,400.00	1,400.00	1,680.00
30 “ Bank State of N. Y., “ “					3,000.00	3,000.00	3,150.00
5 “ St. Nicholas, “ “					500.00	500.00	.....

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,005; total amount,	\$190,600.49
2	Number of depositors having \$1,000 and not over \$2,000, .	153; total amount,	208,553.38
3	Number of depositors having over \$2,000 and not over \$10,000, .	65; total amount,	217,916.27
4	Number of depositors having over \$10,000,	1; total amount,	12,171.32
5	Total number of depositors,	1,224; total deposits,	\$629,246.46
6	Largest amount due a single depositor,		12,171.32
7	Number of accounts opened during the year, 149; number closed,	126.	
8	Amount of income received during the year,		36,812.82
9	Amount of dividends declared during the year,		23,881.84
10	Amount deposited, including interest credited, the past year, .		101,130.47
11	Amount withdrawn during the year,		73,071.28
12	Increase of deposits the past year,		28,059.19
13	Amount carried to surplus or profit and loss during the year, .		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		1,372.37
18	Total office expenses the past year, including salaries,		3,584.29

SOUTHPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year, . . .	\$16,500.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	20,000.00
23	Date of annual meeting for choice of officers, about July 1st in each year.	

OFFICERS.— President, John H. Perry; Treasurer, Charles C. Perry; Directors or Trustees, John H. Perry, Oliver Bulkley, Francis Jelliff, Ebenezer Monroe, W. B. Meeker, Charles M. Taintor, Franklin Bulkley, Simon C. Sherwood, Benjamin A. Bulkley, John H. Wood, Edward Henshaw, Charles Jennings, John A. Gorham, Arthur O. Jennings, C. O. Jelliff, Charles C. Perry.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHARLES F. HARWOOD, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$177,033.62	Whole Amount of Deposits, \$468,933.51
Loans on Collateral Security, 54,850.08	Surplus Account, . . 13,000.00
Loans on Personal Sec'y only, 14,600.00	Interest Account, . . 7,949.31
Town, City, and Corp. Bonds, 67,000.00	Profit and Loss Account, . 1,076.20
Railroad Bonds, . . 85,500.00	
Bank Stocks in Connecticut, 29,250.00	
Real Estate by Foreclosure, 45.00	
Cash in Bank, . . . 62,042.12	
Cash on hand, . . . 638.20	
Total Assets, . . . \$490,959.02	Total Liabilities, . . \$490,959.02

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, O. (St. Imp.), 6s, Various, \$	42,000.00	42,000.00	44,100.00
“ Newark, N. J. (Water), 4s, 1922, “	25,000.00	25,000.00	25,000.00
RAILROAD BONDS.			
Terre Haute & Indianapolis, Cons'd, 5s, 1925,	20,000.00	20,000.00	22,000.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	12,500.00	13,000.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909,	11,000.00	12,100.00	12,650.00
Chicago & Milwaukee Division, 7s, 1903,	9,000.00	10,800.00	11,250.00
Wisconsin Valley “ 7s, 1909,	5,500.00	6,600.00	6,600.00
Dubuque “ 6s, 1920,	5,000.00	5,500.00	5,900.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	8,000.00	8,000.00	8,480.00
Staten Island Railway, Gold, 4½s, 1943,	10,000.00	10,000.00	10,000.00
BANK STOCKS.			
100 shares Second National, Norwich,	10,000.00	10,000.00	10,000.00
50 “ First “ “	5,000.00	5,000.00	5,500.00
55 “ Mercantile “ Hartford,	5,500.00	4,950.00	4,950.00
35 “ First “ Stafford Springs,	3,500.00	3,500.00	3,850.00
30 “ First “ Middletown,	3,000.00	3,000.00	3,150.00
14 “ Rockville “	1,400.00	1,400.00	1,540.00
8 “ First “ Wallingford,	800.00	800.00	900.00
6 “ Farmers & Mech. “ Hartford.	600.00	600.00	660.00

STAFFORD SAVINGS BANK, STAFFORD SPRINGS. — CONT'D.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,324; total amount,	\$256,260.85
2	Number of depositors having \$1,000 and not over \$2,000,	75; total amount,	101,758.10
3	Number of depositors having over \$2,000 and not over \$10,000,	38; total amount,	110,914.56
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,437; total deposits,	\$468,933.51
6	Largest amount due a single depositor,		5,682.70
7	Number of accounts opened during the year, 184; number closed,	185.	
8	Amount of income received during the year,		25,508.68
9	Amount of dividends declared during the year,		18,104.22
10	Amount deposited, including interest credited, the past year,		98,176.27
11	Amount withdrawn during the year,		94,577.27
12	Increase of deposits the past year,		3,599.00
13	Amount carried to surplus or profit and loss during the year,		2,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		1,500.00
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		1,042.11
18	Total office expenses the past year, including salaries,		2,104.01
19	Net amount of income during the year from real estate owned,		4.80
20	What assets, if any, yielding no income during the year,		4,950.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		13,500.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS. — President, Edwin C. Pinney; Treasurer, Charles F. Harwood; Directors or Trustees, I. H. Reed, J. J. Ellis, George C. Parkess, James Risley, James McLaughlin, E. O. Dimock, Davis A. Baker, W. G. Ellis, R. G. Beebe, Lucius A. Aborn.

STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	\$1,391,784.00	Whole Amt. of Deposits, . .	\$2,546,834.28
Loans on Collateral Security, . .	350,419.00	Surplus Account, . .	160,000.00
Loans on Personal Sec'y only, . .	22,400.00	Interest Account, . .	67,245.28
Town, City, and Corporation Bonds,	228,125.00	Profit and Loss Account, . .	94,864.73
Town, City, and Borough Notes and Orders, . .	25,000.00	Rent Account, . .	1,001.02
School Dist. Notes and Orders, . .	210.00		
Railroad Bonds, . .	551,318.75		
Bank Stocks in Connecticut, . .	70,816.50		
Bank Stocks in other States, . .	4,000.00		
Stamford Gas & Electric Light Co. Stock,	500.00		
Real Estate by Foreclosure, . .	4,479.44		
Banking House, . .	39,054.72		
Safe and Furniture Account, . .	6,500.00		
Tax Account, . .	3,063.80		
Returnable Tax & Ins. Account, . .	219.85		
Expense Account, . .	3,909.93		
Suspense Account, . .	86.98		
Cash in Bank, . .	146,964.84		
Cash on hand, . .	21,092.50		
Total Assets,	\$2,869,945.31	Total Liabilities, . .	\$2,869,945.31

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BOROUGH NOTES AND ORDERS.			
Borough of Greenwich, \$	1,500.00	1,500.00	1,500.00
“ Stamford,	23,500.00	23,500.00	23,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Noroton School District,	210.00	210.00	210.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, Ohio, 7s, 1908, . .	11,000.00	12,760.00	14,080.00
“ Newark, N. J., 4s, 1922, . .	10,000.00	10,000.00	10,400.00
“ St. Louis, Mo., 6s, 1906, . .	15,000.00	15,900.00	17,400.00
“ Columbus, Ohio, 6s, 1896, . .	1,000.00	1,000.00	1,020.00
“ “ “ 6s, 1903, . .	2,000.00	2,000.00	2,100.00
“ “ “ 6s, 1897, . .	4,000.00	4,000.00	4,120.00

STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CON'TD.			
City of Columbus, Ohio, 6s, 1906, . \$	7,000.00	7,000.00	7,420.00
“ Bath, Me., 4s, 1911, .	8,000.00	8,000.00	8,000.00
“ Dubuque, Iowa, 5s, 1900, .	20,000.00	20,000.00	20,400.00
“ St. Joseph, Mo., 4s, 1901, .	1,000.00	995.00	1,000.00
“ Paterson, N. J., 5s, 1895, .	15,000.00	15,000.00	15,000.00
“ Coun. B'f Sew., Ia., 6s, 1904-14, .	7,500.00	7,800.00	8,025.00
“ “ Pav'g, “ 6s, 1904-14, .	3,000.00	3,120.00	3,210.00
Boro' of Stamford, Conn., 4s, 1896, .	20,000.00	20,000.00	20,000.00
“ “ “ 4s, 1901, .	20,000.00	20,000.00	20,100.00
Town of “ High School, 4s, 1914-24, .	20,000.00	20,550.00	20,550.00
Borough of Norwalk, Conn., 4s, 1896, .	10,000.00	10,000.00	10,000.00
“ “ “ 4s, 1907, .	20,000.00	20,000.00	20,000.00
“ “ “ 4s, 1897-1927, .	20,000.00	20,000.00	20,400.00
“ Birmingham, “ 4s, 1908, .	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Staten Island Railway Co., coup., 4½s, 1943, .	40,000.00	40,000.00	41,200.00
Terre Haute & Indianapolis, “ 5s, 1925, .	25,000.00	27,750.00	28,000.00
N. Y. Central & Hudson Riv., reg., 7s, 1903, .	10,000.00	12,000.00	12,675.00
“ “ “ coup., 7s, 1903, .	11,000.00	13,200.00	13,942.50
Ill. Cent., Springfield Div., 6s, 1898, .	34,000.00	35,360.00	35,700.00
N. Y., New Haven & Hartford, reg., 4s, 1903, .	30,000.00	30,000.00	31,500.00
Chicago & Northwestern :—			
Madison Extension, coup., 7s, 1911, .	16,000.00	20,000.00	20,800.00
Northwestern Union, “ 7s, 1917, .	55,000.00	69,300.00	74,250.00
Chicago & Tomah, “ 6s, 1905, .	10,000.00	10,800.00	11,000.00
Ottumwa, C. Falls & St. Paul, “ 5s, 1909, .	20,000.00	20,000.00	21,400.00
Mil., L. S. & West., Mid. Div. “ 6s, 1921, .	12,000.00	15,000.00	15,360.00
“ “ “ Ash. “ “ 6s, 1925, .	9,000.00	11,250.00	11,475.00
Chicago, Milwaukee & St. Paul :—			
Chicago & Pacific Western, coup., 5s, 1921, .	20,000.00	20,000.00	22,000.00
Mineral Point, “ 5s, 1910, .	35,000.00	33,998.75	36,575.00
Southwest, “ 6s, 1909, .	30,000.00	32,400.00	33,435.00
Dubuque, “ 6s, 1926, .	35,000.00	37,800.00	41,300.00
Shamokin Valley & Pottsville, “ 7s, 1901, .	30,000.00	33,900.00	34,200.00
Jefferson, Madison & Ind'polis, “ 7s, 1906, .	8,000.00	8,000.00	8,800.00
Wisconsin Valley, Prior 1st mort., “ 7s, 1909, .	11,000.00	12,760.00	13,970.00
Delaware & Bound Brook, “ 7s, 1905, .	9,000.00	10,800.00	10,980.00
Fonda, Johnstown & Gloversville, “ 7s, 1900, .	10,000.00	11,000.00	11,800.00
Sharon, “ 4½s, 1919, .	12,000.00	12,000.00	12,360.00
Ev'ville & Terre Haute, Sul. Coal Br., 5s, 1930, .	34,000.00	34,000.00	35,360.00
BANK STOCKS.			
478 shares Stamford National, Stamford, .	14,340.00	20,397.50	23,900.00
15 “ Hurlbut “ Winsted, .	1,500.00	2,100.00	2,250.00
14 “ Farmers & Mechan's Nat., Hartford, .	1,400.00	1,540.00	1,540.00
80 “ First National, Norwich, .	8,000.00	8,000.00	8,000.00
20 “ Poquonnock Nat., Bridgeport, .	2,000.00	2,320.00	2,800.00

STAMFORD SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
77 shares	National Pahquioque, Danbury,	\$ 7,700.00	9,933.00	10,010.00
35 "	City National, South Norwalk,	3,500.00	3,760.00	3,850.00
30 "	The Western National, New York,	3,000.00	4,000.00	3,800.00
50 "	Danbury " Danbury,	5,000.00	6,500.00	6,000.00
39 "	Fairfield County " Norwalk, .	3,900.00	3,900.00	3,510.00
25 "	Second National, New Haven,	2,500.00	4,450.00	4,250.00
13 "	Birmingham National, Birmingham,	1,300.00	2,216 50	2,210.00
22 "	Nat. Bank of Norwalk, Norwalk,	2,200.00	2,362.00	2,376.00
15 "	First National, Stamford,	1,500.00	3,337.50	3,375.00
5 "	Stam. Gas & Elec. Light Co., Stamford,	500.00	500.00	400.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,954; total amount, \$1,066,705.53	
2	Number of depositors having \$1,000 and not over \$2,000, .	437; total amount,	596,018.21
3	Number of depositors having over \$2,000 and not over \$10,000, .	232; total amount,	806,888.56
4	Number of depositors having over \$10,000,	6; total amount,	77,221.98
5	Total number of depositors,	5,629; total deposits,	\$2,546,834.28
6	Largest amount due a single depositor,		16,369.00
7	Number of accounts opened during the year, 691; number closed, 690.		
8	Amount of income received during the year,		132,908.12
9	Amount of dividends declared during the year,		94,931.99
10	Amount deposited, including interest credited, the past year, .		559,958.50
11	Amount withdrawn during the year,		472,802.88
12	Increase of deposits the past year,		87,155.62
13	Amount carried to surplus or profit and loss during the year, .		10,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		5,971.59
18	Total office expenses the past year, including salaries,		7,745.38
19	Net amount of income during the year from real estate owned, .		2,399.20
20	What assets, if any, yielding no income during the year, .		70,065.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		50,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS.—President, George H. Hoyt; Vice-President, Charles A. Hawley; Treasurer, Franklin Miller; Directors or Trustees, William W. Skiddy, Albert G. Weed, William H. Judd, Theodore Leeds, Charles H. Lounsbury, Stephen E. Reed, Franklin Miller, Amos M. Brush, Dwight Waugh.

STATE SAVINGS BANK, HARTFORD.

JOHN W. STEDMAN, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,513,191.06	Whole Amt. of Deposits, . \$3,831,987.76
Loans on Collateral Security, 137,767.00	Surplus Account, . . . 99,913.12
Loans on Personal Sec'y only, 7,400.00	Interest Account, . . . 17,742.76
United States Bonds, . . . 52,000.00	
State Warrants, . . . 16,209.53	
Town, City, and Corp. Bonds, 243,000.00	
Railroad Bonds, . . . 1,211,186.00	
Bank Stocks in Connecticut, 335,404.00	
Real Estate by Foreclosure, 288,644.89	
Banking House, . . . 34,000.00	
Expense Account, . . . 9,648.84	
Premium Account, . . . 50,000.00	
Cash on hand, . . . 51,192.32	
Total Assets, . . . \$3,949,643.64	Total Liabilities, . . \$3,949,643.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	50,000.00	52,000.00	57,500.00
STATE BONDS.			
State of Washington Warrants, 8s, .	16,209.53	16,209.53	16,209.53
CITY BONDS.			
City of Cincinnati, Ohio, . . . 7 $\frac{3}{10}$ s, 1906,	100,000.00	123,000.00	129,000.00
" " " " " 7 $\frac{3}{10}$ s, 1902,	102,000.00	120,000.00	124,185.00
RAILROAD BONDS.			
Baltimore & Cumberland Valley, 6s, 1931,	40,000.00	50,000.00	52,800.00
Buffalo, New York & Erie, 7s, 1916,	100,000.00	135,000.00	138,000.00
Central Ohio, 4 $\frac{1}{2}$ s, 1930,	20,000.00	20,000.00	20,600.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	20,000.00	22,000.00	23,600.00
Mineral Point " 5s, 1910,	40,000.00	40,000.00	42,000.00
Southwestern " 6s, 1909,	20,000.00	22,000.00	23,000.00
Chicago & Northwestern:—			
Cedar Rapids, Missouri River, 7s, 1916,	50,000.00	65,000.00	67,000.00
Iowa Midland, 8s, 1900,	50,000.00	60,000.00	61,000.00
Madison Extension, 7s, 1911,	50,000.00	65,000.00	66,500.00
Menominee " 7s, 1911,	50,000.00	65,000.00	66,500.00
Northwestern Union, 7s, 1917,	50,500.00	65,686.00	69,000.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Chicago & Rock Island,	6s,	1917,	\$	8,000.00	9,000.00	10,120.00
Delaware, Lackawanna & Western:—						
Morris & Essex,	7s,	1914,		30,000.00	37,500.00	42,600.00
Warren,	7s,	1900,		35,000.00	40,000.00	40,000.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	25,000.00	25,200.00
Evansville & Terre Haute:—						
Sullivan County Coal Branch,	5s,	1930,		13,000.00	13,000.00	13,000.00
Mt. Vernon Branch,	6s,	1923,		13,000.00	13,000.00	13,000.00
Fonda, Johnstown & Gloversville,	6s,	1921,		10,000.00	12,000.00	12,300.00
Iowa Falls & Sioux City,	7s,	1917,		40,000.00	50,000.00	53,400.00
Joliet & Northern Indiana,	7s,	1907,		100,000.00	125,000.00	128,000.00
Oswego & Rome,	7s,	1915,		40,000.00	49,000.00	54,000.00
Pitts., McKeesport & Youghiogheny,	6s,	1922,		20,000.00	25,000.00	26,800.00
Saginaw & Western,	6s,	1913,		30,000.00	30,000.00	24,000.00
Shamokin Valley & Pottsville,	7s,	1901,		20,000.00	23,000.00	23,200.00
Staten Island,	4½s,	1943,		100,000.00	100,000.00	102,000.00
St. Paul, Minneapolis & Manitoba:—						
Dakota Extension,	6s,	1910,		30,000.00	35,000.00	35,400.00
Eastern Railroad of Minnesota,	5s,	1908,		15,000.00	15,000.00	15,375.00
BANK STOCKS.						
40 shares	Ætna	National, Hartford, Conn.,		4,000.00	4,000.00	5,200.00
420	"	American	"	21,000.00	27,000.00	27,000.00
40	"	Charter Oak	"	4,000.00	4,000.00	3,800.00
50	"	Exchange	"	2,500.00	2,500.00	3,000.00
50	"	Farm. & Mech.	"	5,000.00	5,000.00	5,500.00
253	"	First	"	25,300.00	25,300.00	26,560.00
82	"	Hartford	"	8,200.00	11,454.00	12,800.00
600	"	Mercantile	"	60,000.00	60,000.00	54,000.00
110	"	Phoenix	"	11,000.00	13,000.00	13,000.00
140	"	City,	"	14,000.00	14,000.00	14,000.00
20	"	Conn. River Bank's Co.,	"	1,000.00	1,000.00	800.00
270	"	Conn. T. & S. D. Co.,	"	27,000.00	36,000.00	44,550.00
250	"	Security Company,	"	25,000.00	31,250.00	41,250.00
20	"	State Bank,	"	2,000.00	2,000.00	2,000.00
80	"	Central National, Middletown,	"	6,000.00	8,000.00	8,400.00
10	"	Citizens	"	1,000.00	1,200.00	1,250.00
100	"	First	"	10,000.00	11,000.00	11,500.00
100	"	Home	"	10,000.00	12,000.00	12,500.00
25	"	New Britain	"	2,500.00	3,300.00	3,500.00
50	"	First	"	5,000.00	5,800.00	6,000.00
80	"	First	"	8,000.00	8,000.00	8,000.00
100	"	Second	"	10,000.00	10,000.00	10,000.00
250	"	Thames	"	25,000.00	36,000.00	37,500.00
300	"	N. Haven Co.	"	3,000.00	3,600.00	3,600.00

STATE SAVINGS BANK, HARTFORD. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,604; total amount,	\$1,387,036.61
2	Number of depositors having \$1,000 and not over \$2,000,	863; total amount,	1,132,814.21
3	Number of depositors having over \$2,000 and not over \$10,000,	401; total amount,	1,312,136.94
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	7,868; total deposits,	\$3,831,987.76
6	Largest amount due a single depositor,		9,214.23
7	Number of accounts opened during the year,	713; number closed,	812.
8	Amount of income received during the year,		198,272.11
9	Amount of dividends declared during the year,		145,373.71
10	Amount deposited, including interest credited, the past year,		853,052.65
11	Amount withdrawn during the year,		795,577.90
12	Increase of deposits the past year,		57,474.75
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent., when paid, August and February.		
17	State tax during the past year,		8,369.36
18	Total office expenses the past year, including salaries,		9,648.84
19	Net amount of income during the year from real estate owned,		7,594.76
20	What assets, if any, yielding no income during the year,		98,467.82
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		45,500.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS. — President, G. F. Davis; Treasurer, John W. Stedman; Directors or Trustees, G. F. Davis, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, Geo. E. Hatch, Henry E. Taintor, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanly B. Bosworth, Fred W. Davis, John P. Wheeler, B. Rowland Allen, John W. Stedman.

THE STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$259,678.38	Whole Amount of Deposits, \$649,831.52
Loans on Collateral Security, 43,944.25	Surplus Account, . . . 40,464.04
Loans on Personal Sec'ty only, 8,593.78	Interest Account, . . . 8,321.17
Town, City, and Corp. Bonds, 12,812.50	
Railroad Bonds, . . . 64,160.96	
Bank Stocks in Connecticut, 92,292.50	
Real Estate by Foreclosure and otherwise, . . . 211,449.29	
Tax Account, . . . 640.10	
Insurance Account, . . . 209.89	
Expense Account, . . . 1,129.83	
Cash in Bank, . . . 3,705.25	
Total Assets, . . . \$698,616.73	Total Liabilities, . . . \$698,616.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, . . 6s, 1901, \$	8,000.00	8,600.00	8,600.00
City of Davenport, Iowa, . . 6s, 1899,	4,000.00	4,212.50	4,212.50
RAILROAD BONDS.			
Joliet & Northern Indiana, . . 7s, 1907,	8,000.00	7,700.00	9,800.00
Chi., Milw. & St. P., Mineral Pt., 5s, 1919,	15,000.00	14,316.72	15,900.00
“ “ “ C., P. & W., 5s, 1921,	12,000.00	11,729.58	13,260.00
Mineral Range, . . . 5s, 1931,	30,000.00	30,414.66	31,500.00
BANK STOCKS.			
'32 shares City of Hartford, Hartford,	3,200.00	3,200.00	3,520.00
317 “ First National, Stonington,	31,700.00	37,337.00	41,210.00
161 “ Uncas “ Norwich,	8,050.00	10,065.00	8,855.00
39 “ Merchants “ “	3,900.00	3,900.00	4,290.00
170 “ First “ “	17,000.00	18,740.00	18,700.00
50 “ Second “ “	5,000.00	5,980.00	5,750.00
39 “ Thames “ “	3,900.00	5,868.00	5,460.00
120 “ Pawcatuck “ Pawcatuck,	6,000.00	7,202.50	5,400.00

THE STONINGTON SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,078; total amount,	\$215,639.70
2	Number of depositors having \$1,000 and not over \$2,000,	107; total amount,	142,317.08
3	Number of depositors having over \$2,000 and not over \$10,000,	62; total amount,	241,522.24
4	Number of depositors having over \$10,000,	3; total amount,	50,352.50
5	Total number of depositors,	1,250; total deposits,	\$649,831.52
6	Largest amount due a single depositor,		27,460.10
7	Number of accounts opened during the year, 127; number closed, 131.		
8	Amount of income received during the year,		34,383.97
9	Amount of dividends declared during the year,		25,417.15
10	Amount deposited, including interest credited, the past year,		72,258.46
11	Amount withdrawn during the year,		73,680.71
12	Decrease of deposits the past year,		1,422.25
13	Amount carried to surplus or profit and loss during the year,		471.28
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, Dec. 15th and June 15th.		
17	State tax during the past year,		991.80
18	Total office expenses the past year, including salaries,		2,362.34
19	Net amount of income during the year from real estate owned,		4,236.30
20	What assets, if any, yielding no income during the year,		4,897.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		27,000.00
23	Date of annual meeting for choice of officers, June 26th.		

OFFICERS.—President, Richard A. Wheeler; Treasurer, D. B. Spalding; Directors or Trustees, Richard A. Wheeler, William J. H. Pollard, Moses A. Pendleton, Oliver D. Chesebro, Daniel B. Spalding, Oscar F. Pendleton, Harmon J. Kelsey.

SUFFIELD SAVINGS BANK.

SAMUEL WHITE, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$67,351.00	Whole Amount of Deposits, \$160,252.91	
Loans on Collateral Security, . . .	18,150.00	Surplus Account, . . .	12,218.62
Loans on Personal Sec'y only, . . .	3,000.00	Interest Account, . . .	262.41
Town, City, and Corporation Bonds, . . .	29,239.00		
Town, City, and Borough Notes and Orders, . . .	4,000.00		
Railroad Bonds, . . .	23,000.00		
Railroad Stocks, . . .	450.00		
Bank Stocks in Connecticut, . . .	24,700.00		
Expense Account, . . .	93.83		
Cash in Bank, . . .	2,750.11		
Total Assets, . . .	\$172,733.94	Total Liabilities, . . .	\$172,733.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Due in one, two, three, four years from date, . . . \$	4,000.00	4,000.00	4,000.00
RAILROAD STOCKS.			
30 shares Connecticut Western,	3,000.00	450.00	450.00
TOWN, CITY, AND CORPORATION BONDS.			
7 bonds Columbus, Ohio, city, 6s, . . .	7,000.00	7,000.00	7,000.00
4 " " " " 6s, . . .	400.00	400.00	400.00
6 " Sioux, Iowa, " " 6s, . . .	6,000.00	6,000.00	6,000.00
7 " " " " 6s, . . .	700.00	700.00	700.00
16 " Youngstown, Ohio, " 6s, . . .	7,139.00	7,139.00	7,139.00
5 " Davenport, Iowa, " 6s, . . .	5,000.00	5,000.00	5,000.00
6 " Denver City, Col., "	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
3 bonds Chic. & Northwest'n, Reg., 6s, 1929,	3,000.00	3,000.00	3,300.00
5 " " " " Coupon, 7s, 1915,	5,000.00	5,000.00	7,000.00
5 " Rome, Watertown & Ogsdenburg, Guar. by N. Y. C. & H. R. R. R., 5s, 1918,	5,000.00	5,000.00	5,500.00
5 bonds Cedar Rapids & Mo. River, 7s,	5,000.00	5,000.00	5,000.00
5 " Staten Island, 4½s,	5,000.00	5,000.00	5,000.00

SUFFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
129	shares First National,	Suffield,	\$	12,900.00	12,900.00	19,350.00
34	" " "	Hartford,		3,400.00	3,400.00	3,500.00
9	" Mercantile National,	"		900.00	900.00	500.00
40	" Conn. River Banking Co.,	"		2,000.00	2,000.00	1,500.00
48	" City Bank,	"		4,800.00	4,800.00	4,800.00
7	" Merchants National,	Norwich,		700.00	700.00	700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	705; total amount,	\$104,965.80
2	Number of depositors having \$1,000 and not over \$2,000,	28; total amount,	36,510.73
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	18,776.38
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	740; total deposits,	160,252.91
6	Largest amount due a single depositor,		4,441.89
7	Number of accounts opened during the year, 96; number closed,	98.	
8	Amount of income received during the year,		9,009.27
9	Amount of dividends declared during the year,		5,946.81
10	Amount deposited, including interest credited, the past year,		34,725.62
11	Amount withdrawn during the year,		42,457.17
12	Decrease of deposits the past year,		7,731.55
13	Amount carried to surplus or profit and loss during the year,		1,041.26
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, February and August.		
17	State tax during the past year,		274.34
18	Total office expenses the past year, including salaries,		743.22
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		11,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.		

OFFICERS.—President, M. T. Newton; Treasurer, Samuel White; Directors or Trustees, William L. Loomis, Martin J. Sheldon, Martin H. Smith, Mathew T. Newton, Edward A. Fuller, Thaddeus H. Spencer, Horace K. Ford, Samuel McCauley, Clinton Phelps, Samuel White, Edmund Halladay, Oliver C. Rose.

THOMASTON SAVINGS BANK.

GEORGE H. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$218,165.00	Whole Amt. of Deposits, . . . \$405,478.78
Loans on Collateral Sec'y, . . . 45,620.00	Surplus Account, . . . 12,000.00
Loans on Personal Sec'ty only, . . . 14,540.00	Interest Account, . . . 16,390.93
Town, City, and Corp. Bonds, . . . 50,000.00	
Town and City Notes and Orders, 5,500.00	
Railroad Bonds, 21,000.00	
Bank Stocks in Connecticut, . . . 43,750.00	
Real Estate by Foreclosure, . . . 3,998.49	
Expense Account, 875.27	
Cash in Banks, 28,189.59	
Cash on hand, 2,231.36	
Total Assets, \$433,869.71	Total Liabilities, \$433,869.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY NOTES AND ORDERS.			
Town of Plymouth, Conn., \$	5,500.00	5,500.00	5,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., . . . 4s, 1910,	5,000.00	5,000.00	5,000.00
" Naugatuck, " . . . 4s, 1912,	10,000.00	10,000.00	10,000.00
City of Minneapolis, Minn., . . . 4s, 1920,	5,000.00	5,000.00	5,000.00
" Newark, N. J., . . . 4s, 1922,	5,000.00	5,000.00	5,000.00
" Columbus, Ohio, . . . 5s, 1920,	5,000.00	5,000.00	5,650.00
" Trenton, N. J., . . . 5s, 1897,	10,000.00	10,000.00	10,200.00
" Cincinnati, Ohio, . . . 7s, 1904,	5,000.00	5,000.00	6,150.00
County Fairfield, Conn., . . . 4s, 1903-13,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Chic., Mil. & St. Paul, Dubuque Div., 6s, 1920,	6,000.00	6,000.00	7,000.00
McKeesport & Belle Vernon, . . . 6s, 1918,	5,000.00	5,000.00	6,200.00
Shamokin Valley & Pottsville, . . . 7s, 1901,	5,000.00	5,000.00	5,800.00
Morris & Essex, 7s, 1914,	5,000.00	5,000.00	7,000.00
BANK STOCKS.			
10 shares Middlesex Co. National, Middletown,	1,000.00	1,000.00	1,000.00
15 " Birmingham " Birmingham,	1,500.00	1,500.00	2,000.00
85 " Manufacturers " Waterbury,	8,500.00	8,500.00	10,000.00
105 " Waterbury " " "	5,250.00	5,250.00	9,000.00
30 " Citizens " " "	3,000.00	3,000.00	3,800.00

THOMASTON SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
50 shares	Fourth	National,	Waterbury, \$	5,000.00	5,000.00	6,500.00
40 "	Pahquioque	"	Danbury,	4,000.00	4,000.00	4,500.00
14 "	First	"	Meriden,	1,400.00	1,400.00	1,500.00
25 "	Home	"	"	2,500.00	2,500.00	2,800.00
3 "	Yale	"	New Haven,	300.00	300.00	300.00
12 "	Second	"	"	1,200.00	1,200.00	2,000.00
10 "	Merchants	"	Norwich,	1,000.00	1,000.00	1,000.00
14 "	National Exchange,		Hartford,	700.00	700.00	800.00
11 "	New Britain	Nat.,	New Britain,	1,100.00	1,100.00	1,500.00
40 "	Bristol	"	Bristol,	4,000.00	4,000.00	5,000.00
33 "	Southington	"	Southington,	3,300.00	3,300.00	3,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,501; total amount,	\$242,254.36
2	Number of depositors having \$1,000 and not over \$2,000,	75; total amount,	103,135.78
3	Number of depositors having over \$2,000 and not over \$10,000,	23; total amount,	60,088.64
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,599; total deposits,	\$405,478.78
6	Largest amount due a single depositor,		3,937.62
7	Number of accounts opened during the year, 236; number closed, 245.		
8	Amount of income received during the year,		22,150.81
9	Amount of dividends declared during the year,		15,334.45
10	Amount deposited, including interest credited, the past year,		115,886.70
11	Amount withdrawn during the year,		105,936.06
12	Increase of deposits the past year,		9,450.64
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. in January and 2 per cent in July.		
17	State tax during the past year,		834.26
18	Total office expenses the past year, including salaries,		1,816.89
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, last Wednesday in July.		

OFFICERS. — President, John H. Wood; Treasurer, George H. Stoughton; Directors or Trustees, John H. Wood, G. A. Stoughton, H. F. Bradford, George H. Stoughton, Porter Darrow, Willis G. French, Henry A. Welton, R. T. Andrews, H. E. Stoughton.

THOMPSON SAVINGS BANK OF PUTNAM.

ELMER C. WOOD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$223,435.00	Whole Amount of Deposits, \$445,955.91	
Loans on Collateral Security, . . .	45,216.00	Surplus Account, . . .	19,100.00
Loans on Personal Security only, . . .	69,865.27	Interest Account, . . .	2,846.10
Town, City, and Corp. Bonds, . . .	19,263.74	Profit and Loss Account, . . .	1,142.68
Town, City, and Bor. Notes and Orders, . . .	7,039.49	Rents, . . .	149.74
Railroad Bonds, . . .	14,112.50		
Bank Stocks in Connecticut, . . .	23,958.00		
Bank Stocks in other States, . . .	19,990.05		
Real Estate by Foreclosure, . . .	15,734.95		
Banking House, . . .	5,798.16		
Expense Account, . . .	308.41		
Cash in Bank, . . .	24,472.86		
Total Assets, . . .	\$469,194.43	Total Liabilities, . . .	\$469,194.43

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Tacoma Warrants, \$	5,999.49	5,999.49	6,946.88
Thompson Town Order,	1,040.00	1,040.00	1,040.00
TOWN, CITY, AND CORPORATION BONDS.			
Champion Machine Co., 3s, 1892, . . .	1,500.00	1,500.00	1,500.00
Husted Investment Co., 6s, 1897, . . .	8,664.04	8,664.04	8,664.04
City of Duluth, 6s, 1894-1896, . . .	9,099.70	9,099.70	9,372.67
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul (Mineral Point Division), 5s, 1910, . . .	10,000.00	9,406.25	10,600.00
Chicago, Milwaukee & St. Paul (Chicago and Pacific Western Division), 5s, 1921, . . .	5,000.00	4,706.25	5,525.00
BANK STOCKS.			
75 shares Thompson Nat'l of Putnam, . . .	7,500.00	11,003.00	5,625.00
12 " Home " Meriden, . . .	1,200.00	1,380.00	1,440.00
10 " First " " . . .	1,000.00	1,050.00	1,200.00
73 " City " Bridgeport, . . .	7,300.00	10,525.00	11,680.00
50 " Continental " New York, . . .	5,000.00	5,499.36	6,600.00
50 " Central " " . . .	5,000.00	5,506.25	6,000.00
60 " Western " " . . .	6,000.00	8,984.44	6,600.00

THOMPSON SAVINGS BANK OF PUTNAM.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,138; total amount,	\$209,703.01
2	Number of depositors having \$1,000 and not over \$2,000,	103; total amount,	135,836.34
3	Number of depositors having over \$2,000 and not over \$10,000,	32; total amount,	100,416.56
4	Number of depositors having over \$10,000,	0; total amount,	
5	Total number of depositors,	1,273; total deposits,	\$445,955.91
6	Largest amount due a single depositor,		7,807.66
7	Number of accounts opened during the year, 269; number closed,	87,	
8	Amount of income received during the year,		23,920.45
9	Amount of dividends declared during the year,		17,237.68
10	Amount deposited, including interest credited, the past year,		89,523.76
11	Amount withdrawn during the year,		104,807.91
12	Decrease of deposits the past year,		15,284.15
13	Amount carried to surplus or profit and loss during the year,		2,704.24
14	Amount of paper past due,		35,450.04
15	Amount of paper charged off the past year,		None
16	Rate of dividend the last year, 4 per cent.; when paid, February and August.		
17	State tax during the past year,		976.76
18	Total office expenses the past year, including salaries,		2,742.29
19	Net amount of income during the year from real estate owned,		568.89
20	What assets, if any, yielding no income during the year,		35,598.34
21	Are all loans upon real estate secured by first mortgage? Yes.		
22	Largest amount loaned to one individual company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers — last Tuesday of July.		

OFFICERS. — President, George H. Nichols; Treasurer, Elmer C. Wood; Directors or Trustees, David Chase, H. H. Dike, Prescott Bartlett, F. M. Messenger, John Elliott, Charles Arnold, James N. Kingsbury, Marvin D. Elliott, Thomas Hutchinson, Oscar Tourtelotte, O. G. Chase, E. C. Wood.

TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1868.

. STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$341,432.50	Whole Amount of Deposits, \$648,467.81
Loans on Collateral Security, . . 8,700.00	Surplus Account, . . . 15,399.71
Loans on Personal Sec'y only, . . 58,700.00	Interest Account, . . . 16,770.31
Town, City, and Corp. Bonds, 144,000.00	
Town, City, and Borough	
Notes and Orders, . . . 72,100.00	
Railroad Bonds, . . . 25,000.00	
Bank Stocks in Connecticut, . . 13,200.00	
Cash in Bank, . . . 17,505.33	
Total Assets, . . . \$680,637.83	Total Liabilities, . . \$680,637.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington, Orders, . . . \$	48,000.00	48,000.00	48,000.00
" Thomaston, " . . .	5,000.00	5,000.00	5,000.00
Borough of Torrington, " . . .	19,100.00	19,100.00	19,100.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Thomaston, Conn., 4s, 1904,	15,000.00	15,000.00	15,300.00
" Naugatuck, " 4s, 1912,	10,000.00	10,000.00	10,300.00
Borough of Norwalk, " 4s, 1926,	5,000.00	5,000.00	5,000.00
" Torrington, " 4s, 1924,	30,000.00	30,000.00	30,000.00
City of Boston, Mass., 4s, 1899,	10,000.00	10,000.00	10,300.00
" " " 4s, 1911,	10,000.00	10,000.00	10,500.00
" Providence, R. I., 5s, 1900,	12,000.00	12,000.00	12,720.00
" " " 5s, 1906,	3,000.00	3,000.00	3,210.00
" New Haven, Conn., 4s, 1913,	19,000.00	19,000.00	19,950.00
" Hartford, " 6s, 1897,	10,000.00	10,000.00	10,300.00
" Meriden, " 4s, 1905,	15,000.00	15,000.00	15,300.00
City School District, New Haven, 4s, 1909,	5,000.00	5,000.00	5,200.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903,	15,000.00	15,000.00	15,300.00
New London Northern, 4s, 1910,	10,000.00	10,000.00	10,300.00
BANK STOCKS.			
55 shares First National, Litchfield, .	5,500.00	6,050.00	6,050.00
31 " Hurlbut " Winsted, .	3,100.00	4,650.00	4,650.00
25 " Thomaston " Thomaston, .	2,500.00	2,500.00	2,750.00

TORRINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,297; total amount,	\$341,173.54
2	Number of depositors having \$1,000 and not over \$2,000, .	112; total amount,	149,964.45
3	Number of depositors having over \$2,000 and not over \$10,000, .	52; total amount,	157,329.82
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,461; total deposits,	\$648,467.81
6	Largest amount due a single depositor,		8,973.04
7	Number of accounts opened during the year, 508; number closed, 433.		
8	Amount of income received during the year,		31,980.89
9	Amount of dividends declared during the year,		24,077.51
10	Amount deposited, including interest credited, the past year, .		260,417.56
11	Amount withdrawn during the year,		240,701.42
12	Increase of deposits the past year,		19,716.14
13	Amount carried to surplus or profit and loss during the year, .		1,603.24
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. in January, 2 per cent. in July.		
17	State tax during the past year,		1,451.08
18	Total office expenses the past year, including salaries,		2,548.18
19	Net amount of income during the year from real estate owned, .		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, second Monday in July.		

OFFICERS.—President, Elisha Turner; Treasurer, Isaac W. Brooks; Directors or Trustees, Elisha Turner, Isaac W. Brooks, Charles F. Brooker, Edward C. Hotchkiss, John W. Brooks, Charles L. McNeil, Edward T. Coe.

UNION SAVINGS BANK, DANBURY.

L. P. TREADWELL, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$776,236.00	Whole Amt. of Deposits, . .	\$1,095,289.25
Loans on Collateral Security, . .	12,500.00	Surplus Account, . . .	50,000.00
Loans on Personal Sec'y only, . .	44,056.00	Interest Account, . . .	47,401.93
Town, City, and Corp. Bonds, . .	63,000.00	Profit and Loss Account, }	
Town, City, and Borough Notes and Orders, . . .	40,000.00		
School Dist. Notes and Orders, . .	12,650.00		
Railroad Bonds, . . .	124,750.00		
Bank Stocks in Connecticut, . . .	32,200.00		
Bank Stocks in other States, . . .	8,640.00		
Real Estate by Foreclosure, . . .	17,975.00		
Banking House, . . .	26,000.00		
Cash in Bank, . . .	29,680.29		
Cash on hand, . . .	5,003.89		
Total Assets, . . .	\$1,192,691.18	Total Liabilities, . . .	\$1,192,691.18

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Sioux City, Iowa, 4½s, 1915,	\$ 10,000.00	10,000.00	10,200.00
Dubuque, " 5s, 1901, .	2,000.00	2,000.00	2,000.00
Harrisburgh, Pa., 5s, 1900, .	6,400.00	6,400.00	6,400.00
Canton, Ohio, 5s, 1895, .	1,200.00	1,200.00	1,224.00
" " 5s, 1896, .	1,200.00	1,200.00	1,224.00
" " 5s, 1897, .	1,200.00	1,200.00	1,224.00
" " 5s, 1898, .	1,200.00	1,200.00	1,224.00
" " 5s, 1899, .	1,200.00	1,200.00	1,224.00
" " 5s, 1900, .	1,200.00	1,200.00	1,224.00
" " 5s, 1901, .	1,200.00	1,200.00	1,224.00
" " 5s, 1902, .	1,200.00	1,200.00	1,224.00
Topeka, Kansas, 5s, 1913, .	10,000.00	10,000.00	10,000.00
Denver, Col., 6s, 1901, .	25,000.00	25,000.00	26,250.00
RAILROAD BONDS.			
Northwestern Union, 7s, 1917, .	11,500.00	13,800.00	14,375.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, .	10,000.00	13,000.00	13,000.00
Mineral Range, 5s, 1931, .	10,000.00	10,000.00	10,000.00
Saginaw & Western, 6s, 1919, .	10,000.00	10,000.00	10,000.00
Cedar Rapids & Mis. Riv., 7s, 1916, .	21,500.00	27,950.00	27,950.00
Escanaba & Lake Superior, 6s, 1901, .	5,000.00	5,000.00	5,500.00
Staten Island, 4½s, 1943, .	15,000.00	15,000.00	15,300.00
Evansville & Terre Haute, 5s, 1930, .	30,000.00	30,000.00	31,500.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
126 shares	Danbury National, \$	12,600.00	12,600.00	13,860.00
130 "	National Pahquioque,	13,000.00	14,300.00	15,600.00
50 "	City National, Norwalk,	5,000.00	5,000.00	5,500.00
3 "	National, "	300.00	300.00	300.00
47 "	Ninth National, New York,	4,700.00	5,640.00	5,640.00
30 "	Western " "	3,000.00	3,000.00	3,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,006; total amount,	\$760,425.25
2	Number of depositors having \$1,000 and not over \$2,000,	190; total amount,	254,439.00
3	Number of depositors having over \$2,000 and not over \$10,000,	57; total amount,	80,425.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,253; total deposits,	\$1,095,289.25
6	Largest amount due a single depositor,		9,345.85
7	Number of accounts opened during the year, 482; number closed, 876,		
8	Amount of income received during the year,		62,223.24
9	Amount of dividends declared during the year,		43,967.66
10	Amount deposited, including interest credited, the past year,		346,157.38
11	Amount withdrawn during the year,		392,206.99
12	Decrease of deposits the past year,		46,049.61
13	Amount carried to surplus or profit and loss, during the year,		2,812.12
14	Amount of paper past due,		3,500.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st,		
17	State tax during the past year,		2,515.26
18	Total office expenses the past year, including salaries,		2,895.00
19	Net amount of income during the year from real estate owned,		1,252.00
20	What assets, if any, yielding no income during the year,		7,500.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		28,194.00
23	Date of annual meeting for choice of officers, 2d Thursday in July,		

OFFICERS.—President, S. C. Holley; Treasurer, L. P. Treadwell; Directors or Trustees, W. J. Rider, D. G. Penfield, C. A. Mallory, John H. Fanton, Jos. T. Bates, Geo. E. Chichester, W. H. Austin, L. L. Hubbell.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1894.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,719,617.08	Whole Amt. of Deposits, \$3,164,290.44
Loans on Collateral Security, 420,800.00	Surplus Account, . . 100,000.00
Loans on Personal Sec'y only, 217,400.00	Interest Account, . . 84,851.30
United States Bonds, . . 1,000.00	Over and Short, . . 1,333.82
Town, City, and Corp. Bonds, 213,500.00	
School Dist. Notes and Orders, 110,150.00	
Railroad Bonds, . . . 365,000.00	
Bank Stocks in Connecticut, 123,000.00	
Real Estate by Foreclosure, 26,029.16	
Tax Account, . . . 26.25	
Insurance Account, . . 101.25	
Cash in Bank, . . . 153,851.82	
Total Assets, . . \$3,350,475.56	Total Liabilities, . \$3,350,475.56

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Currency Sixes, \$	1,000 00	1,000.00	1,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bonds Center District, Waterbury, 1901-1910,	100,000.00	100,000.00	100,000.00
Orders " " " "	10,000.00	10,000.00	10,000.00
" " South Brooklyn, " "	150.00	150.00	150.00
TOWN, CITY, AND CORPORATION BONDS.			
Waterbury, Conn., Water, 7s, 1899,	25,000.00	25,000.00	27,500.00
" " City Hall, 7s, 1897,	8,000.00	8,000.00	8,800.00
" " Sewer, 4s, 1901-1907,	27,000.00	27,000.00	27,540.00
Cincinnati, Ohio, 7s, 1904,	5,000.00	5,000.00	5,750.00
Columbus, " 6s, Call,	20,500.00	20,500.00	20,910.00
New Haven, 4s, 1897,	3,000.00	3,000.00	3,060.00
Willimantic, Water, 4s, 1904,	10,000.00	10,000.00	10,400.00
Minneapolis, Minn., 4s, 1910,	20,000.00	20,000.00	20,800.00
Saginaw, Mich., 5s, 1893-1895,	10,000.00	10,000.00	10,000.00
Cleveland, Ohio, 5s, 1894-1895,	25,000.00	25,000.00	25,000.00
New Haven, Town, 4s, 1907,	60,000.00	60,000.00	61,800.00
RAILROAD BONDS.			
Chicago & No. West., Menominee Ex., 7s, 1911,	50,000.00	50,000.00	60,000.00
New York, Providence & Boston, 4s, 1901,	50,000.00	50,000.00	51,500.00
" " " " 7s, 1899,	4,000.00	4,000.00	4,400.00
Wisconsin Valley, 7s, 1909,	27,000.00	27,000.00	32,400.00
Chic., Mil. & St. Paul, So. West Div., 6s, 1909,	25,000.00	25,000.00	28,750.00

WATERBURY SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Delaware & Bound Brook, 7s, 1905, \$	20,000.00	20,000.00	24,000.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	20,000.00	20,000.00	21,400.00
Chicago & Tomah, 6s, 1905,	20,000.00	20,000.00	23,000.00
Ill. Central, Chic. & Springfield Div., 6s, 1898,	25,000.00	25,000.00	27,000.00
N. Y., New Haven & Hartford, Reg., 4s, 1903,	2,000.00	2,000.00	2,060.00
Harlem & Port Chester, 4s, 1911,	15,000.00	15,000.00	15,450.00
Evansville & T. H., Gold, Mt. Vernon, 6s, 1923,	11,000.00	11,000.00	12,650.00
McKeesport & Belle Vernon, Gold, 6s, 1918,	16,000.00	16,000.00	19,200.00
N. Y., Prov. & Boston, Gold Reg., 4s, 1942,	10,000.00	10,000.00	10,200.00
Chesapeake & Ohio, Gold, 6s, 1911,	10,000.00	10,000.00	11,700.00
Utica & Black River, 4s, 1922,	10,000.00	10,000.00	10,200.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	50,000.00	55,000.00
BANK STOCKS.			
559 shares Citizens National, Waterbury,	55,900.00	55,900.00	75,465.00
297 " Waterbury " "	14,850.00	14,850.00	28,215.00
50 " Fourth " "	5,000.00	5,000.00	6,000.00
40 " First " Portland,	4,000.00	4,000.00	4,400.00
80 " Pahquioque " Danbury,	8,000.00	8,000.00	10,000.00
100 " First " Litchfield,	10,000.00	10,000.00	12,500.00
100 " " " Meriden,	10,000.00	10,000.00	11,200.00
70 " Merchants " New Haven,	3,500.00	3,500.00	3,500.00
10 " Middletown " Middletown,	1,000.00	1,000.00	1,000.00
14 " Birmingham " Birmingham,	1,400.00	1,400.00	2,450.00
11 " New Britain " New Britain,	1,100.00	1,100.00	1,760.00
4 " Hartford " Hartford,	400.00	400.00	640.00
5 " Thomaston " Thomaston,	500.00	500.00	500.00
67 " Conn. River Banking Co., Hartford,	3,350.00	3,350.00	3,350.00
30 " Ætna National, " "	3,000.00	3,000.00	4,200.00
10 " Danbury,	1,000.00	1,000.00	1,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,533; total amount,	\$1,536,815.44
2	Number of depositors having \$1,000 and not over \$2,000,	537; total amount,	705,000.00
3	Number of depositors having over \$2,000 and not over \$10,000,	241; total amount,	836,700.00
4	Number of depositors having over \$10,000,	6; total amount,	85,775.00
5	Total number of depositors,	6,137; total deposits,	\$3,164,290.44
6	Largest amount due a single depositor,		18,995.00
7	Number of accounts opened during the year,	813; number closed,	1,287.
8	Amount of income received during the year,		158,933.31

WATERBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount of dividends declared during the year,	\$134,920.06
10	Amount deposited, including interest credited, the past year,	636,719.67
11	Amount withdrawn during the year,	604,982.67
12	Increase of deposits the past year,	31,737.00
13	Amount carried to surplus or profit and loss during the year,	3,347.42
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, Feb. 1st and Aug. 1st.	
17	State tax during the past year,	7,530.42
18	Total office expenses the past year, including salaries,	8,500.00
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None except real est.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	76,000.00
23	Date of annual meeting for choice of officers, Second Wednesday in June.	

OFFICERS. — President, Edward L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, E. L. Frisbie, F. L. Curtiss, G. E. Terry, J. W. Smith, A. S. Chase, E. D. Steele, F. J. Kingsbury, J. M. Burrall, N. J. Welton.

WATERTOWN SAVINGS BANK.

BURTON H. MATTOON, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$15,075.00	Whole Amt. of Deposits, . . .	\$26,286.83
Loans on Personal Sec'y only, . . .	2,038.82	Surplus Account, . . .	200.00
Town, City, and Borough . . .		Interest Account, . . .	333.79
Notes and Orders, . . .	5,700.00	Expense Account, . . .	1.00
School District Notes and Orders,	3,275.00		
Cash in Bank,	722.59		
Cash on hand,	10.21		
Total Assets,	\$26,821.62	Total Liabilities,	\$26,821.62

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Town of Watertown, \$	5,700.00	5,700.00	5,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Watertown,	3,225.00	3,225.00	3,225.00
South " " " " " "	50.00	50.00	50.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	254; total amount,	\$23,278.50
2	Number of depositors having \$1,000 and not over \$2,000,	3; total amount,	3,008.33
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	257; total deposits,	\$26,286.83
6	Largest amount due a single depositor,		1,008.33
7	Number of accounts opened during the year, 269; number closed, 12.		
8	Amount of income received during the year,		706.08
9	Amount of dividends declared during the year,		171.29
10	Amount deposited, including interest credited, the past year,		35,197.23
11	Amount withdrawn during the year,		8,910.40
12	Increase of deposits the past year,		26,286.83
13	Amount carried to surplus or profit and loss during the year,		200.00
14	Amount of paper past due,		None.

WATERTOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 5 per cent.; when paid, 2½ July 1st.	
17	State tax during the past year,	None.
18	Total office expenses the past year, including salaries,	None.
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	\$3,000.00
23	Date of annual meeting for choice of officers, third Wednesday in January.	

OFFICERS.—President, Augustus N. Woolson; Treasurer, Burton H. Mattoon; Directors or Trustees, Augustus N. Woolson, Charles B. Mattoon, Burton H. Mattoon, George H. Cowell, Jonathan Wootten, James M. Benton, Henry T. Dayton, Thomas Shields, William H. Smith, William J. Munson, Bennett C. Atwood.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$56,425.00	Whole Amt. of Deposits, . . .	\$98,961.77
City Bonds,	8,000.00	Interest Account,	1,269.30
Town Orders,	13,000.00	Profit and Loss Account, . .	9,126.12
Railroad Bonds,	10,000.00		
Bank Stocks in Connecticut, .	9,400.00		
Bank Stocks in other States, .	9,800.00		
Tax Account,	57.70		
Expense Account,	119.30		
Cash in Bank,	2,522.69		
Cash on hand,	32.50		
Total Assets,		Total Liabilities,	\$109,357.19

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.						
Westport Orders,				\$ 13,000.00	13,000.00	13,000.00
CITY BONDS.						
St. Paul, Minn.,	4s,	1920,		3,000.00	3,000.00	3,000.00
Chicago, Ill.,	4s,	1921,		5,000.00	5,000.00	5,000.00
RAILROAD BONDS.						
Illinois Central,	4s,	1951,		5,000.00	5,000.00	5,000.00
Terre Haute & Indianapolis, Consols,	5s,	1925,		5,000.00	5,000.00	5,000.00
BANK STOCKS.						
6 shares Western National,		New York,		600.00	600.00	600.00
10 " National Park,		"		1,000.00	1,000.00	1,000.00
17 " Continental National,		"		1,700.00	1,700.00	1,700.00
50 " Fourth "		"		5,000.00	5,000.00	5,000.00
15 " American Exc. "		"		1,500.00	1,500.00	1,500.00
19 " Windham "		Willimantic,		1,900.00	1,900.00	1,900.00
75 " First "		Westport,		7,500.00	7,500.00	7,500.00

WESTPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	482; total amount,	\$59,760.25
2	Number of depositors having \$1,000 and not over \$2,000,	12; total amount,	16,849.38
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	22,352.14
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	501; total deposits,	\$98,961.77
6	Largest amount due a single depositor,		4,216.95
7	Number of accounts opened during the year, 51; number closed, 51.		
8	Amount of income received during the year,		5,720.43
9	Amount of dividends declared during the year,		4,764.18
10	Amount deposited, including interest credited, the past year,		18,197.42
11	Amount withdrawn during the year,		16,713.25
12	Increase of deposits the past year,		1,484.17
13	Amount carried to surplus or profit and loss during the year,		233.92
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		50.00
16	Rate of dividend the last year, 5 per cent.; when paid, January and July.		
17	State tax during the past year,		115.40
18	Total office expenses the past year, including salaries,		463.60
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		4,765.00
21	Are all loans upon real estate secured by first mortgage?	Supposed to be.	
22	Largest amount loaned to one individual company, society, or corporation,		7,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS.—President, George S. Adams; Vice-Presidents, Henry A. Ogden, Edward Wheeler, Oscar I. Jones; Treasurer, B. L. Woodworth; Directors or Trustees, Wm. H. Marvin, James E. Hubbell, H. E. Sherwood, Henry T. Burr, Rufus Wakeman.

THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$50,275.00	Whole Amount of Deposits, . . .	\$63,859.30
Loans on Personal Sec'y only, . . .	11,293.25	Surplus Account, . . .	500.00
Bank Stocks in Connecticut, . . .	5,650.00	Interest Account, . . .	403.85
Real Estate by Foreclosure, . . .	3,703.86	Bills Payable, . . .	9,000.00
Premium Account, . . .	975.00		
Cash in Bank, . . .	1,866.04		
Total Assets, . . .	\$73,763.15	Total Liabilities, . . .	\$73,763.15

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
27 shares Merchants National, . . .	New Haven, \$	1,350.00	1,350.00	1,242.00
10 " Citizens " . . .	Waterbury, . . .	1,000.00	1,000.00	1,400.00
12 " Fourth " . . .	" . . .	1,200.00	1,200.00	1,500.00
11 " Phoenix " . . .	Hartford, . . .	1,100.00	1,100.00	1,300.00
7 " First " . . .	Litchfield, . . .	700.00	700.00	875.00
3 " Danbury " . . .	" . . .	300.00	300.00	360.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	489; total amount, . . .	\$49,606.03
2	Number of depositors having \$1,000 and not over \$2,000, . . .	11; total amount, . . .	12,170.97
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount, . . .	2,082.30
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	501; total deposits, . . .	\$63,859.30
6	Largest amount due a single depositor, . . .		2,082.30
7	Number of accounts opened during the year, . . .	148; number closed, . . .	313.
8	Amount of income received during the year, . . .		3,820.07
9	Amount of dividends declared during the year, . . .		2,301.91
10	Amount deposited, including interest credited, the past year, . . .		38,990.93
11	Amount withdrawn during the year, . . .		65,769.33
12	Decrease of deposits the past year, . . .		26,778.40
13	Amount carried to surplus or profit and loss during the year, . . .		None.
14	Amount of paper past due, . . .		2,288.00
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, $3\frac{1}{2}$ per cent.; when paid, January $1\frac{1}{2}$ per cent., July 2 per cent.		

THE WEST SIDE SAVINGS BANK, WATERBURY. — CONT'D.

MISCELLANEOUS ITEMS. — CONTINUED.

17	State tax during the past year,	\$62.12
18	Total office expenses the past year, including salaries,	1,204.42
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	No.
22	Largest amount loaned to one individual company, society, or corporation,	3,000.00
23	Date of annual meeting for choice of officers, third Wednesday in January.	

OFFICERS. — President, J. R. Smith; Treasurer, B. G. Bryan; Directors or Trustees, J. R. Smith, Thomas Kelley, John Henderson, Jr., Herbert W. Lake, Geo. E. Terry, Lewis A. Platt, Geo. H. Cowell, Alex. Lemont, Chas. E. Turner, Michael Guilfoile, B. G. Bryan.

WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	\$284,394.20	Whole Amt. of Deposits, .	\$730,530.16
Loans on Collateral Security, .	114,326.35	Surplus Account, . . .	25,000.00
Loans on Personal Sec'y only, .	17,970.00	Interest Account, . . .	15,613.71
Town, City, and Corp. B'ds, .	82,000.00	Profit and Loss Account, .	11,075.93
Borough Notes and Orders, .	81,200.00	Rent Account,	1,269.13
School Dist. Notes and Orders, .	9,850.00		
Railroad Bonds,	67,000.00		
Banks Stocks in Connecticut, .	36,700.00		
Real Estate by Foreclosure, .	36,440.20		
Banking House,	23,650.00		
Tax Account,	1,228.73		
Savings Bank Book,	1,810.48		
Expense Account,	1,256.32		
Premium Account,	4,865.75		
Cash in Bank,	10,982.18		
Cash on hand,	9,814.72		
Total Assets,	\$783,488.93	Total Liabilities,	\$783,488.93

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BOROUGH NOTES AND ORDERS.			
Borough of Willimantic, Conn., \$	81,200.00	81,200.00	81,200.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of Windham, Conn., .	8,500.00	8,500.00	8,500.00
Second " " " "	1,350.00	1,350.00	1,350.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, . . . 6s, various,	23,500.00	23,500.00	24,793.00
" Lincoln, Neb., . . . 6s, 1906,	5,000.00	5,000.00	5,413.00
" Wichita, Kan., . . . 6s, various,	6,000.00	6,000.00	6,300.00
" Davenport, Iowa, . . . 6s, 1901,	5,000.00	5,000.00	5,275.00
" Superior, Wis., . . . 6s, 1898,	7,500.00	7,500.00	7,800.00
" Chicago, Ill., Sanitary, . 5s, 1904,	10,000.00	10,000.00	10,400.00
" Kansas City, Kan., . . . 6s, 1898,	3,000.00	3,000.00	3,105.00
" Denver, Col., . . . 6s, 1901,	16,000.00	16,000.00	16,000.00
" Duluth, Minn., . . . 6s, 1895-99,	5,000.00	5,000.00	5,200.00
" Richmond, Ind., . . . 6s, 1897,	1,000.00	1,000.00	1,035.00
RAILROAD BONDS.			
Erie & Pittsburgh, . . . 7s, 1898,	5,000.00	5,000.00	5,500.00
Lawrence, . . . 7s, 1895,	10,000.00	10,000.00	10,400.00

WILLIMANTIC SAVINGS INSTITUTE. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Evansville & Richmond,	5s,	1931,	\$	10,000.00	10,000.00	6,000.00
Evansville & Terre Haute,	5s,	1930,		27,000.00	27,000.00	29,362.00
Sunbury, Hazelton & Wilkesbarre,	5s,	1928,		5,000.00	5,000.00	5,437.00
Staten Island,	4½s,	1943,		10,000.00	10,000.00	10,250.00
BANK STOCKS.						
92 shares	Windham Nat.,	Willimantic, Conn.,		9,200.00	9,200.00	10,120.00
10 "	First	"	"	1,000.00	1,000.00	1,100.00
12 "	Merchants	Norwich,	"	1,200.00	1,200.00	1,320.00
48 "	First	"	"	4,800.00	4,800.00	5,040.00
125 "	Second	"	"	12,500.00	12,500.00	12,500.00
60 "	Commerce	New London,	"	6,000.00	6,000.00	7,200.00
20 "	Ætna	Hartford,	"	2,000.00	2,000.00	2,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,272; total amount,	\$447,109.73
2	Number of depositors having \$1,000 and not over \$2,000,	138; total amount,	179,998.92
3	Number of depositors having over \$2,000 and not over \$10,000,	34; total amount,	93,248.46
4	Number of depositors having over \$10,000,	1; total amount,	10,173.05
5	Total number of depositors,	2,445; total deposits,	\$730,530.16
6	Largest amount due a single depositor,		10,173.05
7	Number of accounts opened during the year,	324; number closed,	239.
8	Amount of income received during the year,		34,130.44
9	Amount of dividends declared during the year,		26,399.30
10	Amount deposited, including interest credited, the past year,		210,499.47
11	Amount withdrawn during the year,		156,306.36
12	Increase of deposits the past year,		54,193.11
13	Amount carried to surplus or profit and loss during the year,		3,157.20
14	Amount of paper past due,		26,200.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		1,415.26
18	Total office expenses the past year, including salaries,		2,395.24
19	Net amount of income during the year from real estate owned,		2,546.34
20	What assets, if any, yielding no income during the year,		47,700.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		35,000.00
23	Date of annual meeting for choice of officers, third Monday in June.		

OFFICERS. — President, Silas F. Loomer; Treasurer, Noah D. Webster; Directors, Charles E. Carpenter, Wm. H. Yeomans, John Hickey, Charles Larrabee, M. Eugene Lincoln, Frank F. Webb.

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$204,945.00	Whole Amt. of Deposits, . .	\$546,436.44
Loans on Collateral Security, . .	29,070.00	Surplus Account, . . .	5,700.00
Loans on Personal Sec'y only, . .	12,150.00	Interest Account, . . .	12,028.12
Town, City, and Corp. Bonds, . .	32,875.00		
Town and Borough Notes and Orders, . . .	16,000.00		
School Dist. Notes and Orders, . .	1,000.00		
Railroad Bonds, . . .	105,540.00		
Bank Stocks in Connecticut, . . .	41,500.00		
Bank Stocks in other States, . . .	7,500.00		
Real Estate by Foreclosure, . . .	64,396.33		
Banking House, . . .	16,350.00		
Tax Account, . . .	647.95		
Insurance Account, . . .	370.26		
Expense Account, . . .	862.24		
Cash in Bank, . . .	18,670.44		
Cash on hand, . . .	12,287.34		
Total Assets, . . .	\$564,164.56	Total Liabilities, . . .	\$564,164.56

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, \$	9,000.00	9,000.00	9,000.00
“ Sterling,	1,000.00	1,000.00	1,000.00
Borough of Danielsonville,	6,000.00	6,000.00	6,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 1, Killingly,	500.00	500.00	500.00
“ “ 4, “	300.00	300.00	300.00
“ “ 6, “	200.00	200.00	200.00
TOWN, CITY, AND CORPORATION BONDS.			
St. Paul, 4½s, 1919,	6,000.00	6,000.00	6,480.00
Columbus, 6s, 1897-1906,	8,500.00	8,875.00	9,180.00
Davenport, 6s, 1899,	6,000.00	6,000.00	6,480.00
Duluth, 6s, 1908,	2,000.00	2,000.00	2,340.00
Canton, 5s, 1896,	3,000.00	3,000.00	3,060.00
New Albany, 5s, 1908,	7,000.00	7,000.00	7,700.00

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE. — CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, \$	14,000.00	16,595.00	18,800.00
Menominee “ 7s, 1911,	10,000.00	11,775.00	13,400.00
Iowa Division, 4½s, 1902,	15,000.00	15,000.00	15,300.00
Illinois Central, 6s, 1898,	20,000.00	20,600.00	21,400.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	10,600.00
Central Ohio, 4½s, 1930,	10,000.00	10,000.00	10,600.00
St. Paul, Minneapolis & Manitoba:—			
Dakota Extension, 6s, 1910,	5,000.00	5,575.00	5,900.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1928,	7,500.00	7,500.00	7,875.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,150.00
BANK STOCKS.			
100 shares Thames National, Norwich, .	10,000.00	10,000.00	15,000.00
40 “ First “ “ .	4,000.00	4,000.00	4,000.00
100 “ Second “ “ .	10,000.00	10,000.00	10,000.00
12 “ Merchants “ “ .	1,200.00	1,200.00	1,440.00
138 “ First “ Killingly, .	13,800.00	13,800.00	13,800.00
25 “ Windham Co. “ Brooklyn, .	2,500.00	2,500.00	2,500.00
75 “ Ninth “ New York, .	7,500.00	7,500.00	9,375.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,867; total amount,	\$341,939.32
2	Number of depositors having \$1,000 and not over \$2,000,	92; total amount,	119,046.25
3	Number of depositors having over \$2,000 and not over \$10,000,	31; total amount,	85,450.87
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,990; total deposits,	\$546,436.44
6	Largest amount due a single depositor,		7,458.78
7	Number of accounts opened during the year, 270; number closed, 279,		
8	Amount of income received during the year,		26,905.26
9	Amount of dividends declared during the year,		21,118.89
10	Amount deposited, including interest credited, the past year,		119,014.40
11	Amount withdrawn during the year,		118,526.94
12	Increase of deposits the past year,		487.46
13	Amount carried to surplus or profit and loss during the year,		1,395.00
14	Amount of paper past due,		3,000.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October,		
17	State tax during the past year,		1,035.86

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

18	Total office expenses the past year, including salaries, . . .	\$1,789.65
19	Net amount of income during the year from real estate owned, .	1,090.56
20	What assets, if any, yielding no income during the year, . . .	30,000.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	18,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS. — President, William H. Chollar; Vice-President, S. W. Crofut; Treasurer, C. C. Young; Directors or Trustees, R. R. James, A. D. Putnam, James Perkins, C. D. Chase, M. P. Dowe, John A. Paine.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$41,705.36	Whole Amount of Deposits, . . .	\$91,708.65
Loans on Personal Sec'y only, . . .	2,440.00	Surplus Account, . . .	1,200.00
Town, City, and Corp. Bds., . . .	1,320.00	Interest Account, . . .	1,570.89
Railroad Bonds, . . .	28,555.00		
Bank Stocks in Connecticut, . . .	16,650.00		
Cash in Bank, . . .	2,290.91		
Cash on hand, . . .	1,518.27		
Total Assets, . . .	\$94,479.54	Total Liabilities, . . .	\$94,479.54

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Columbus City, 6s,	1,000.00	1,320.00	1,320.00
RAILROAD BONDS.			
Chicago & N.W., C. & T. Division, 6s, 1905,	1,000.00	1,215.00	1,215.00
C., M. & St. P., Dubuque " 6s, 1920,	11,000.00	12,870.00	12,870.00
N. W. Union, 6s, 1929,	12,000.00	14,470.00	14,470.00
BANK STOCKS.			
25 shares First National, Suffield, . . .	2,500.00	2,500.00	3,750.00
40 " City, Hartford, . . .	4,000.00	4,000.00	4,400.00
135 " American " " . . .	6,750.00	9,450.00	10,125.00
7 " State, " . . .	700.00	700.00	770.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	882; total amount,	\$39,211.63
2	Number of depositors having \$1,000 and not over \$2,000,	29; total amount,	38,296.21
3	Number of depositors having over \$2,000 and not over \$10,000,	5; total amount,	14,200.81
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	916; total deposits,	\$91,708.65
6	Largest amount due a single depositor,		4,170.10
7	Number of accounts opened during the year, 107; number closed, 131.		
8	Amount of income received during the year,		5,424.46
9	Amount of dividends declared during the year,		3,616.64
10	Amount deposited, including interest credited, the past year,		40,467.22
11	Amount withdrawn during the year,		56,489.56

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Decrease of deposits the past year,	\$16,022.34
13	Amount carried to surplus or profit and loss during the year, . .	400.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent. ; when paid, April and October.	
17	State tax during the past year,	108.96
18	Total office expense the past year, including salaries,	532.65
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage ?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	6,100.00
23	Date of annual meeting for choice of officers, second Thursday in July.	

OFFICERS.—President, William Mather; Treasurer, A. W. Converse; Directors or Trustees, Wm. Mather, J. T. Coogan, E. B. Bailey, Samuel McAuley, J. H. Hayden, Geo. P. Clark, S. R. Burnap, Allen Pease, Geo. M. Montgomery, C. E. Chaffee, J. R. Montgomery, J. W. Johnson, George Glover.

THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$453,704.00	Whole Amt. of Deposits, . . .	\$1,252,508.04
Loans on Collateral Security, . . .	60,215.00	Surplus Account, . . .	60,000.00
Loans on Personal Sec'y only, . . .	104,568.80	Interest Account, . . .	23,831.66
United States Bonds, . . .	10,000.00	Profit and Loss Account, . . .	10,393.75
Town, City, and Corporation Bonds, . . .	232,000.00		
Town and Borough Notes and Orders, . . .	40,573.70		
School District Notes and Orders, . . .	6,630.91		
Railroad Bonds, . . .	312,661.25		
Bank Stocks in Connecticut, . . .	36,000.00		
Bank Stocks in other States, . . .	38,725.00		
Real Estate by Foreclosure, . . .	6,323.27		
Banking House, . . .	5,000.00		
Expense Account, . . .	806.27		
Premium Account, . . .	1,501.79		
Cash in Bank, . . .	33,977.35		
Cash on hand, . . .	4,046.11		
Total Assets, . . .	\$1,346,733.45	Total Liabilities, . . .	\$1,346,733.45

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	10,000.00	10,000.00	11,300.00
TOWN AND BOROUGH NOTES AND ORDERS.			
Town of Hartland,	8,300.00	8,300.00	8,300.00
“ Colebrook,	3,000.00	3,000.00	3,000.00
Borough of Winsted,	29,273.70	29,273.70	29,273.70
SCHOOL DISTRICT NOTES AND ORDERS.			
North End of New Hartford,	6,500.00	6,500.00	6,500.00
Ninth of Barkhamsted,	130.91	130.91	130.91
TOWN, CITY, AND CORPORATION BONDS.			
Town of Norwalk, 4s, 1921,	15,000.00	15,000.00	15,000.00
“ Winchester, 4s, 1902,	54,000.00	54,000.00	54,000.00
“ “ \$6,000 each yr., 4s,	42,000.00	42,000.00	42,000.00
City of Minneapolis, Minn., 4s, 1922,	20,000.00	20,000.00	20,000.00

THE WINSTED SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
Kansas City, Mo.,	4s,	1910,	\$	25,000.00	25,000.00	25,000.00
City of Columbus, O.,	5s,	1910,		24,000.00	24,000.00	24,000.00
“ “ “ (sub. to call),	6s,			7,000.00	7,000.00	7,000.00
“ So. Norwalk, Conn.,	4s,	1911,		25,000.00	25,000.00	25,000.00
“ Portland, Ore.,	5s,	1923,		15,000.00	15,000.00	16,500.00
Borough of Winsted (sub. to call),	4s,			5,000.00	5,000.00	5,000.00
RAILROAD BONDS.						
New York, New Haven & Hartford,	4s,	1903,		30,000.00	30,000.00	31,500.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point Division,	5s,	1910,		25,000.00	24,161.25	26,250.00
Southwestern “	6s,	1909,		25,000.00	25,000.00	28,625.00
La Crosse & Davenport Div.,	5s,	1919,		10,000.00	10,000.00	10,500.00
New York Central & Hudson,	7s,	1903,		10,000.00	10,000.00	12,700.00
Chicago & Northwestern:—						
Northwestern Union,	7s,	1917,		25,000.00	25,000.00	34,500.00
Menominee Extension,	7s,	1911,		25,000.00	25,000.00	31,250.00
Chicago & Tomah,	6s,	1905,		25,000.00	25,000.00	28,500.00
Maple River,	7s,	1897,		7,500.00	7,500.00	7,800.00
Ottumwa, Cedar Falls & St. Pl.,	5s,	1909,		30,000.00	30,000.00	32,100.00
Joliet & Northern Indiana,	7s,	1907,		25,000.00	25,000.00	30,000.00
Iowa Falls & Sioux City,	7s,	1917,		25,000.00	25,000.00	31,250.00
Buffalo, New York & Erie,	7s,	1916,		1,000.00	1,000.00	1,300.00
Pitts., McKeesport & Youghioheny,	6s,	1932,		20,000.00	20,000.00	24,200.00
Housatonic,	5s,	1937,		30,000.00	30,000.00	35,700.00
BANK STOCKS.						
205 shares	Hurlbut National,	Winsted,	.	20,500.00	20,500.00	30,750.00
118 “	First “	“	.	11,800.00	11,800.00	12,980.00
4 “	Pequonnock “	Bridgeport,	.	400.00	400.00	560.00
33 “	Yale “	New Haven,	.	3,300.00	3,300.00	3,795.00
60 “	Nat B'k of Commerce,	New York,	.	6,000.00	6,000.00	10,500.00
85 “	American Ex. National,	“	.	8,500.00	8,500.00	13,175.00
37 “	Nat. Bank of Republic,	“	.	3,700.00	3,700.00	5,920.00
40 “	Fourth National,	“	.	4,000.00	4,000.00	7,640.00
25 “	German-American,	“	.	1,875.00	1,875.00	2,156.25
67 “	Merchants National,	“	.	3,350.00	3,350.00	4,522.50
60 “	Western National,	“	.	6,000.00	6,000.00	6,600.00
53 “	Importers & Traders Nat.,	“	.	5,300.00	5,300.00	29,150.00

THE WINSTED SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,598; total amount,	\$667,155.15
2	Number of depositors having \$1,000 and not over \$2,000,	350; total amount,	442,385.99
3	Number of depositors having over \$2,000 and not over \$10,000,	52; total amount,	142,966.90
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,000; total deposits,	\$1,252,508.04
6	Largest amount due a single depositor,		6,696.60
7	Number of accounts opened during the year, 446; number closed, 447.		
8	Amount of income received during the year,		64,769.61
9	Amount of dividends declared during the year,		53,081.90
10	Amount deposited, including interest credited, the past year,		276,214.03
11	Amount withdrawn during the year,		230,474.49
12	Increase of deposits the past year,		45,739.54
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	*Rate of dividend last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. in January and 2 per cent. in July.		
17	State tax during the past year,		2,968.27
18	Total office expenses the past year, including salaries,		2,987.93
19	Net amount of income during the year from real estate owned,		365.46
20	What assets, if any, yielding no income during the year,		16,160.80
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS. — President, John Hinsdale; Treasurer, George S. Rowe; Directors or Trustees, John Hinsdale, Henry G. Colt, Caleb J. Camp, Henry Gay, Rufus E. Holmes, William L. Camp, George S. Rowe.

* On deposits in excess of \$2,000, $\frac{1}{2}$ per cent. less.

WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1894.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$100,227.63	Whole Amt. of Deposits, . . .	\$123,616.72
Loans on Collateral Security, . . .	7,395 00	Surplus Account, . . .	6,071.62
Loans on Personal Sec'y only, . . .	11,175.00	Interest Account, . . .	14,596.88
Bank Stocks in Connecticut, . . .	15,000.00		
Real Estate by Foreclosure, . . .	7,000.81		
Insurance Account, . . .	79.46		
Expense Account, . . .	28.00		
Cash in Bank, . . .	1,920.47		
Cash on hand, . . .	1,458.85		
Total Assets, . . .	\$144,285.22	Total Liabilities, . . .	\$144,285.22

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
112 shares Waterbury National, \$	5,600.00	5,600.00	11,200.00
30 " Manufacturers " Waterbury,	3,000.00	3,000.00	3,800.00
34 " Fourth " " "	3,400.00	3,400.00	4,000.00
60 " Merchants " New Haven,	3,000.00	3,000.00	3,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	835; total amount,	\$109,505.46
2	Number of depositors having \$1,000 and not over \$2,000,	9; total amount,	11,918.44
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,192.82
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	845; total deposits,	\$123,616.72
6	Largest amount due a single depositor,		2,192.82
7	Number of accounts opened during the year, 82; number closed, 79.		
8	Amount of income received during the year, interest only,		7,044.45
9	Amount of dividends declared during the year,		4,768.92
10	Amount deposited, including interest credited, the past year,		31,118 41
11	Amount withdrawn during the year,		29,133.81
12	Increase of deposits the past year,		1,984.60
13	Amount carried to profit and loss during the year,		370.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.

WOODBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	Rate of dividend the last year, 4 per cent.; when paid, January 15th and July 15th.	
17	State tax during the past year,	\$163.98
18	Total office expenses the past year, including salaries,	654.02
19	Net amount of income during the year from real estate owned,	81.16
20	What assets, if any, yielding no income during the year, \$2,000 real estate, \$4,280 notes,	6,280.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	10,000.00
23	Date of annual meeting for choice of officers, Monday next after June 17th.	

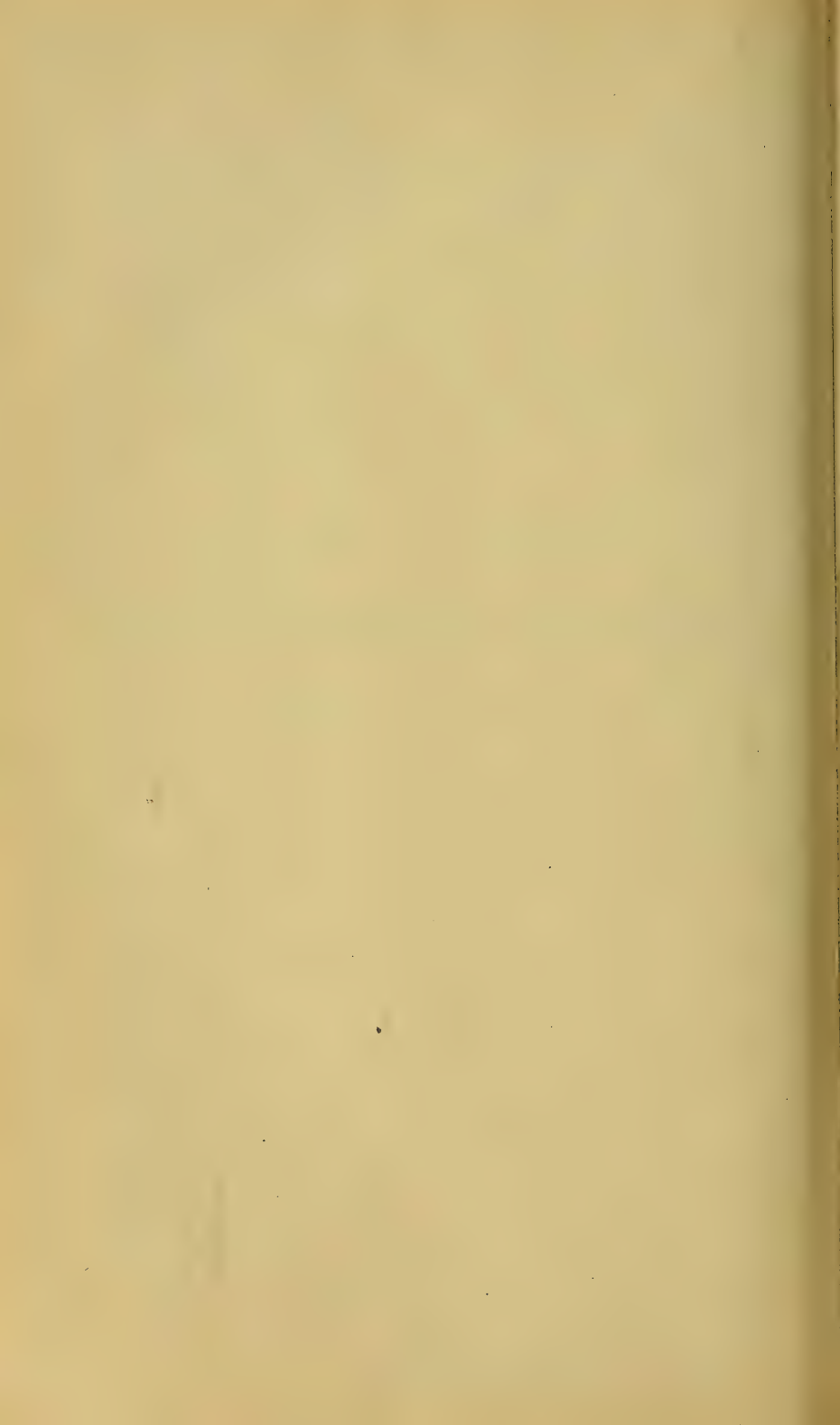
OFFICERS.—President, Edward Cowles; Vice-President, H. D. Curtiss; Treasurer, Homer S. Tomlinson; Directors or Trustees, H. D. Curtiss, Scoville Nettleton, M. F. Skelly, H. S. Tomlinson, L. J. Allen, Edward Cowles, D. C. Porter, F. F. Hitchcock, C. M. Harvey, R. I. Drakeley.

SAVINGS BANKS.	ASSETS.										LIABILITIES.					
	Loans on Real Estate.	Loans on Collateral Security.	Loans on Personal Security only.	United States Bonds.	State, Town, and City Bonds and Orders.	Railroad Bonds and Stocks.	Bank Stocks.	Real Estate.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Surplus.	Interest and Profit and Loss.	Other Liabilities.	Total Liabilities.
Berlin Savings Bank, Kensington,	\$163,930.59		\$5,450.00		\$10,500.00		\$29,246.00		\$9,620.15	\$1,716.39	\$320,463.13	\$196,144.37	\$18,934.21	\$5,384.55		\$220,463.13
Branford Savings Bank,	24,625.00					\$4,391.53			6,415.02	3.25	37,434.80	56,057.58	788.17	589.05		37,434.80
Bridgeport Savings Bank,	1,962,931.69	\$90,900.00		\$200,000.00	914,500.00	570,000.00	92,270.00	\$51,934.74	73,541.32	7,193.78	3,963,291.53	3,723,765.04	150,000.00	89,035.49	\$491.00	3,963,291.53
Bristol Savings Bank,	917,811.00	109,643.00	92,580.00		230,545.00	141,000.00	134,500.00	20,700.00	27,662.16		1,674,441.16	1,590,097.49	50,000.00	34,343.67		1,674,441.16
Brooklyn Savings Bank,	481,280.00	102,014.16			143,800.00	180,000.00	72,700.00	8,981.33	21,509.37	4,693.09	920,979.95	888,017.28	22,000.00	10,950.67	12.00	920,979.95
Burritt Savings Bank, New Britain,	83,850.00	5,200.00			1,500.00	4,000.00	16,866.00		8,821.97		120,237.97	118,426.67	1,500.00	311.30		120,237.97
Canaan Savings Bank,	37,558.00	1,960.10	13,952.25		75,000.00	34,259.11	8,597.50		12,504.53	555.02	184,386.51	174,550.24	6,060.23	3,776.04		184,386.51
Chelsea Savings Bank, Norwich,	1,305,492.00	658,073.75	18,000.00		1,028,022.00	1,469,000.00	108,300.00	57,644.00	190,240.83	2,794.66	5,437,607.24	5,150,744.14	155,000.00	131,863.10		5,437,607.24
Chester Savings Bank,	105,804.70	4,415.00	5,160.00		44,041.50	25,960.00	31,082.50	4,467.28	4,946.92	326.48	226,204.38	213,992.99	10,000.00	2,211.39		226,204.38
Citizens Savings Bank, Stamford,	1,043,174.00	188,076.00	14,225.00	110,000.00	159,000.00	180,000.00	91,000.00		18,133.66	3,000.00	1,806,608.66	1,746,061.36	60,000.00	547.30		1,806,608.66
City Savings Bank, Bridgeport,	1,670,475.00	74,100.00			507,300.00	817,000.00	243,680.00	48,300.00	93,486.49		3,454,341.49	3,261,044.29	108,000.00	60,715.58	24,551.62	3,454,341.49
City Savings Bank, Meriden,	662,920.00	186,500.00		28,750.00	43,500.00	193,250.00	203,120.00		79,752.98	2,406.89	1,400,199.87	1,350,128.32	40,000.00	10,071.55		1,400,199.87
Colchester Savings Bank,	154,609.29	12,650.00	11,959.50		65,042.36	24,500.00	31,900.00		15,730.36	11,161.50	327,553.01	318,076.37	9,000.00	476.64		327,553.01
Collinsville Savings Bank,	427,257.00	39,250.00	35,658.00		28,675.00	35,650.00	34,650.00	7,908.82	35,610.53	6,939.95	613,949.30	579,109.22	30,476.84	6,363.24		613,949.30
Connecticut Savings Bank, New Haven,	2,414,535.00	203,350.00	35,000.00	25,000.00	1,218,500.00	1,577,000.00	120,900.00	33,017.65	177,037.81	2,511.46	5,806,851.92	5,365,567.72	404,606.51	36,677.69		5,806,851.92
Deep River Savings Bank,	438,215.00	75,425.00			216,800.00	327,600.00	36,842.39	5,847.50	31,012.12	44,435.70	1,176,177.71	1,106,553.57	35,000.00	34,604.24	20.00	1,176,177.71
Derby Savings Bank, Birmingham,	1,273,596.50	245,380.14	110,350.00		146,425.60	131,000.00	139,175.00		95,431.56	4,553.15	2,165,911.95	2,068,236.59	70,000.00	27,675.36		2,165,911.95
Dime Savings Bank, Cromwell,	102,908.00	300.00	4,405.00		10,357.00		7,200.00		13,147.17	3,375.85	141,693.02	124,590.21	7,000.00	10,102.81		141,693.02
Dime Savings Bank, Hartford,	312,333.00	123,334.00			136,500.00	185,405.00	41,900.00		44,579.67	5,290.38	849,341.95	797,495.11	22,500.00	29,346.84		849,341.95
Dime Savings Bank, Norwich,	793,496.71	352,712.16	49,068.00		220,000.00	264,000.00	24,600.00	107,565.50	111,646.11	4,811.88	1,927,900.36	1,793,816.24	55,000.00	76,927.24	2,156.88	1,927,900.36
Dime Savings Bank, Wallingford,	352,425.00	2,100.00	16,025.00			6,000.00	20,500.00		20,559.92	857.61	418,467.53	394,400.87	28,546.72	5,519.94		418,467.53
Dime Savings Bank, Waterbury,	1,143,875.00	372,928.01	258,750.00		250,281.50	300,000.00	67,800.00	60,000.00	195,014.85	14,906.75	2,663,556.11	2,512,535.59	40,000.00	11,020.52		2,663,556.11
Dime Savings Bank of Willimantic,	320,079.00	94,546.91	75,956.31		20,038.00	11,613.85	80,148.00	15,214.25	20,868.97	11,411.64	649,866.93	626,591.23	20,000.00	3,275.70		649,866.93
Essex Savings Bank,	216,015.00	6,100.00	13,693.00		124,186.69	149,772.38	82,808.70	30,550.97	17,062.38	20,503.43	660,692.55	609,879.19	25,000.00	24,673.69	1,139.67	660,692.55
Fairfield County Savings Bank, Norwalk,	308,935.00	28,105.00	11,050.00		144,086.00	12,500.00	84,160.00	21,930.33	42,168.95		654,297.28	619,108.48	15,500.00			654,297.28
Falls Village Savings Bank,	217,840.19	25,082.00	96,010.79		92,000.00	100,500.00	50,057.00	46,816.75	22,281.71	21,019.05	671,607.49	635,790.91	30,000.00	5,816.58		671,607.49
Farmers and Mechanics Sav. Bank, Middletown,	999,001.00	118,478.00	15,650.00		582,700.00	164,000.00	245,750.00	118,497.40	90,182.47	6,908.34	2,341,167.21	2,185,700.38	100,000.00	45,269.00	10,197.85	2,341,167.21
Farmington Savings Bank,	1,868,692.00	49,500.00	3,000.00		180,000.00	500,000.00	19,910.00	49,260.00	71,969.14		2,911,521.14	2,721,239.13	81,000.00	109,282.01		2,911,521.14
Freestone Savings Bank, Portland,	121,037.00	43,439.00	36,831.19		94,387.55	70,000.00	41,525.00	1,500.00	17,413.14	3,007.50	429,190.38	400,291.29	20,000.00	8,899.09		429,190.38
Greenwich Savings Bank,	132,021.00		3,190.00				2,369.00	19,798.96	23,897.55	675.87	181,947.38	167,683.61	6,700.27	7,563.50		181,947.38
Groton Savings Bank, Mystic,	390,276.00				127,000.00	160,000.00	35,900.00	22,691.98	22,133.22		758,001.20	722,092.17	35,909.03			758,001.20
Guilford Savings Bank,	87,317.22	6,670.00	2,820.00		21,545.00	17,500.00	27,320.00	470.00	5,537.07	7,068.63	176,247.92	168,936.42	4,900.00	2,402.50	9.00	176,247.92
Higginum Savings Bank,	10,090.80	2,322.03	478.00				2,400.00	492.00	1,182.53	22.02	16,987.38	15,066.83	1,740.97	179.58		16,987.38
Jewett City Savings Bank,	223,758.00	139,647.67	35,106.59		201,850.00	120,000.00	68,900.00	7,979.80	24,418.40		321,660.46	273,336.32	40,000.00	8,324.14		321,660.46
Litchfield Savings Society,	320,836.44	80,000.00	25,000.00		320,560.00	250,862.50	106,111.72	15,675.20	18,793.96	680.35	1,138,520.17	1,071,867.53	32,000.00	34,652.64		1,138,520.17
Mariners Savings Bank, New London,	579,049.00	65,300.00	24,100.00		758,602.50	371,202.00	99,738.63	24,630.29	84,359.30	500.52	2,007,482.24	1,894,822.85	57,500.00	49,495.53	5,663.86	2,007,482.24
Mechanics Savings Bank, Hartford,	1,259,420.00	309,995.00	5,350.00		144,300.00	308,934.48	193,684.92	112,286.00	5,978.95		3,355,249.35	3,194,302.44	81,565.58	79,381.33		3,355,249.35
Mechanics Savings Bank, Winsted,	510,307.00	47,726.50	113,969.97		80,775.00	8,000.00	87,525.00	3,000.00	19,295.62	35,873.26	978,572.35	942,492.77	18,500.00	17,579.58		978,572.35
Mechanics and Farmers Sav. Bank, Bridgeport,	667,958.00	33,559.00	325.00		295,150.00	281,072.00	102,436.00	9,800.00	30,287.19	1,440.00	1,422,018.19	1,341,337.01	25,569.09	25,112.09	30,000.00	1,422,018.19
Meriden Savings Bank,	1,047,967.00	101,870.15	21,272.00	100.00	578,511.78	798,720.00	153,950.00	36,618.76	44,156.12	1,690.89	2,784,856.70	2,541,088.54	100,000.00	143,768.16		2,784,856.70
Middletown Savings Bank,	1,850,914.00	205,042.00	2,900.00		3,363,089.00	524,750.00	270,175.00	176,500.00	207,924.16	5,392.64	6,606,776.80	5,950,501.34	400,000.00	232,805.84	23,469.62	6,606,776.80
Milford Savings Bank,	115,864.00	2,000.00	2,525.50		71,100.00	23,821.17	44,838.00		4,402.02	499.41	265,047.10	249,099.20	11,369.46	4,578.44		265,047.10
Moodus Savings Bank,	78,203.00	7,061.00	400.00		84,264.19	73,000.00	43,575.00	4,162.97	5,861.61	13,274.87	309,802.64	296,070.79	7,000.00	6,467.57	264.28	309,802.64
National Savings Bank, New Haven,	846,056.67	11,850.00			263,525.63	56,000.00	107,250.00	7,664.40	101,729.43	3,031.15	1,397,107.28	1,333,691.55	50,000.00	13,415.73		1,397,107.28
Naugatuck Savings Bank,	339,554.00	52,055.00	26,390.00		63,000.00	45,000.00	65,600.00	949.10	22,091.42	15,808.95	630,448.47	603,328.46	20,000.00	6,620.01		630,448.47
New Canaan Savings Bank,	31,890.00	2,500.00	2,500.00				19,500.00	29,120.80	2,767.43	253.00	88,531.23	73,552.54	3,225.00	11,564.87	188.82	88,531.23
New Haven Co-op. Saving Fund and Loan Asso.,	38,800.00	1,500.00						4,296.53	4,296.53		46,216.53	43,132.22	58.45	3,025.86		46,216.53
New Haven Savings Bank,	2,020,137.00	313,808.50	174,450.00		3,143,019.00	2,203,500.00	133,100.00	49,637.44	378,542.00	13,537.13	8,431,731.07	7,994,218.92	250,000.00	187,512.15		8,431,731.07
New Milford Savings Bank,	567,592.36	39,075.38	34,322.00		249,035.00	37,000.00	58,219.50	24,497.79	30,658.70	34,835.51	1,075,226.24	976,894.21	65,000.00	33,332.03		1,075,226.24
Newtown Savings Bank,	281,105.97	29,168.25	40,325.86	100.10	78,994.54	119,000.00	48,100.00	12,121.09	13,811.61	12,833.97	630,561.39	593,297.03	18,000.00	16,286.74	2,977.62	630,561.39
Norfolk Savings Bank,	93,710.00	3,950.00	21,252.85		39,800.00		27,677.50	11,364.22	4,155.20	261.80	202,171.57	193,172.05	8,000.00	909.52		202,171.57
Norwalk Savings Society,	510,918.50	454,761.25	44,423.59		771,594.56	496,800.00	69,614.97	110,578.16	29,369.76	6,308.90	2,494,369.69	2,367,927.59	75,000.00	50,853.14	588.96	2,494,369.69
Norwich Savings Society,	1,976,469.85	658,434.20	298,055.00		3,619,375.00	3,600,230.00	115,200.00	152,145.83	344,587.70	8,858.69	10,773,356.27	10,079,074.75	300,000.00	394,281.52		10,773,356.27
Peoples Savings Bank, Bridgeport,	1,576,803.00	23,910.00			643,368.68	357,000.00	73,675.00	36,000.00	39,372.01	5,120.41	2,760,249.10	2,575,695.67	90,000.00	67,088.23	27,465.20	2,760,249.10
Peoples Savings Bank, Middletown,									5							

Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Stocks.	Real Estate, including Houses.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1853	23	50,850	\$8,764,615	\$944	\$4,656,849	\$2,502,226	.....	\$1,431,732	\$29,248	\$317,763	\$8,987,819	\$222,179
1854	26	54,589	9,655,746	4,340	5,379,869	2,439,047	.....	1,880,776	28,866	124,764	9,853,322	193,266
1855	27	57,708	10,844,933	4,780	6,014,226	2,439,212	.....	2,440,062	28,827	137,530	11,049,857	199,144
1856	29	61,186	12,162,136	6,809	6,871,805	2,932,728	.....	2,445,126	45,181	371,172	12,583,808	364,363
1857	29	62,039	12,562,494	8,448	7,403,773	2,541,790	.....	2,107,715	22,000	797,714	12,878,053	312,011
1858	35	66,709	14,052,181	8,458	8,788,566	2,217,977	.....	2,228,984	22,000	1,218,550	14,467,270	407,361
1859	37	75,792	16,565,283	10,080	10,409,542	2,770,519	.....	2,290,404	28,900	1,443,950	16,828,386	253,023
1860	41	84,614	19,337,670	13,057	12,462,710	3,740,293	.....	2,274,463	49,137	1,328,426	19,852,897	462,170
1861	45	88,373	19,983,959	9,256	13,065,901	2,554,427	.....	2,343,699	138,914	2,117,293	20,533,758	546,543
1862	49	103,727	23,146,936	19,048	13,580,291	2,478,550	.....	2,386,462	178,970	2,220,483	23,648,492	482,508
1863	48	116,681	26,954,802	45,431	12,850,258	3,250,683	.....	2,463,729	204,892	2,311,618	27,565,731	565,498
1864	49	121,682	29,142,288	61,554	12,831,399	3,141,593	.....	2,734,865	220,901	5,048,739	31,087,145	1,883,603
1865	50	107,572	27,319,013	80,191	13,491,487	2,752,242	.....	2,826,492	194,239	3,433,061	28,891,454	1,492,250
1866	53	126,523	31,180,390	78,330	13,268,487	3,240,046	.....	3,302,732	210,492	3,958,165	33,150,865	1,892,134
1867	54	138,846	36,283,660	88,280	16,787,715	4,119,581	.....	3,590,895	234,841	3,719,142	38,643,891	2,272,150
1868	55	149,919	41,803,681	43,775	21,031,161	4,570,204	.....	3,678,073	307,578	3,376,963	44,549,466	2,702,008
1869	58	165,692	47,904,884	120,462	26,081,162	5,601,305	.....	3,968,855	385,111	6,027,148	51,202,466	3,177,768
1870	64	177,887	55,297,705	69,585	32,144,662	7,332,226	.....	9,877,706	412,139	1,699,608	58,619,779	3,252,488
1871	73	195,937	62,717,814	81,705	38,265,514	8,476,413	.....	10,601,242	429,154	1,888,989	65,307,469	2,507,949
1872	78	201,742	68,523,397	161,046	43,174,015	9,495,818	.....	11,651,691	423,342	1,754,557	71,371,595	2,586,950
1873	79	204,741	70,769,407	151,407	47,226,893	8,596,818	.....	11,695,325	519,840	1,590,140	73,677,582	2,756,707
1874	86	206,274	73,783,502	99,028	51,552,293	7,042,492	.....	11,196,366	581,946	2,360,304	76,875,049	2,992,219
1875	87	208,030	76,489,310	655,847	55,363,219	5,000,709	.....	10,584,859	574,743	3,009,702	79,537,656	2,392,499
1876	86	203,514	78,524,172	233,434	56,523,982	4,715,266	.....	12,180,119	707,218	2,302,380	81,336,631	2,570,024
1877	86	204,575	77,214,373	409,864	52,337,212	4,514,246	.....	7,192,260	7,762,279	2,322,464	80,273,938	2,649,701
1878	86	199,795	72,515,468	657,017	48,142,697	3,601,176	.....	6,780,564	11,532,292	2,200,700	76,024,606	2,852,120
1879	86	202,385	72,842,443	536,185	45,108,803	3,888,065	.....	8,163,695	11,691,003	2,931,131	76,241,816	2,863,188
1880	85	213,913	76,518,573	170,522	42,791,160	4,300,209	.....	16,681,918	5,397,281	3,527,867	79,943,659	3,254,566
1881	85	225,366	80,942,300	285,448	39,808,956	7,089,301	.....	6,723,479	5,675,822	4,031,815	84,243,131	3,435,332
1882	84	237,993	84,042,410	79,374	38,381,167	10,714,964	.....	25,100,273	5,306,521	3,521,179	88,915,870	3,894,085
1883	84	246,652	88,098,384	241,870	38,517,003	11,612,129	.....	29,801,357	5,124,889	3,848,756	92,679,063	4,388,809
1884	84	252,245	90,614,623	684,497	39,202,431	10,443,448	.....	33,476,645	4,967,264	3,546,717	95,625,157	4,325,037
1885	84	256,097	92,481,425	633,620	39,728,616	9,963,152	.....	35,857,549	4,879,616	4,039,606	97,717,921	4,602,876
1886	85	266,888	97,424,820	421,376	40,538,284	9,971,400	.....	31,116,542	4,908,660	3,918,009	102,691,828	4,845,627
1887	85	278,415	102,189,935	38,644	41,712,905	11,373,789	.....	47,018,410	4,606,113	3,299,989	107,896,912	5,605,333
1888	85	287,776	105,850,079	59,158	43,335,590	10,893,364	.....	47,670,446	4,442,076	3,585,471	111,816,977	5,907,740
1889	86	294,896	110,370,962	76,442	44,987,096	10,975,620	.....	51,424,095	4,229,381	3,463,513	116,643,875	6,196,471
1890	86	305,951	116,406,675	89,701	46,860,893	12,390,754	.....	55,937,120	3,837,035	3,504,206	123,432,832	6,936,436
1891	87	317,925	122,532,159	110,366	49,440,466	13,162,666	.....	59,771,916	3,462,679	3,635,964	130,241,025	7,548,469
1892	87	331,061	130,086,729	104,439	51,891,336	12,250,486	.....	66,035,570	3,340,847	4,415,273	138,650,913	7,868,744
1893	89	335,879	133,967,220	293,001	53,506,305	13,399,513	.....	67,241,119	3,098,473	5,074,554	142,819,170	8,555,950
1894	90	337,254	136,928,858	146,975	55,296,854	11,619,481	.....	69,897,647	3,084,263	5,414,600	146,020,795	8,944,962

REPORTS OF STATE BANKS,

October 1, 1894.



CITY BANK OF HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$7,400.00
Discounted for other parties in this State,	747,976.61
Discounted for parties out of this State,	205,432.00
Overdrafts,	3,682.89
Due from Banks, Bankers, and Trust Companies,	116,161.46
Railroad Bonds and Stocks,	322,993.29
Loans on Mortgage Security,	19,025.00
Other Real Estate,	880.00
Current Expenses,	4,604.98
Specie and Currency,	40,539.98
Checks and Cash Items,	42,127.85
Total Assets,	\$1,510,824.06

LIABILITIES.

Capital Stock,	\$440,000.00
Other Undivided Profits,	153,768.27
Due to Banks, Bankers, and Trust Companies,	43,929.34
Dividends Unpaid,	188.00
Deposits,	872,938.45
Total Liabilities,	\$1,510,824.06

Past due paper,	\$11,158.52
Liability of any one Director,	5,900.00
Liability of any one firm, corporation, or person other than a Director,	50,000.00
Par value of Stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1894.	

GUSTAVUS F. DAVIS, President. CHARLES B. WHITING, Vice-President.
 CHARLES T. WELLES, Cashier.

DIRECTORS.—Gustavus F. Davis, Charles A. Jewell, Russell M. Burdick, William B. Clark, Charles B. Whiting, Maro S. Chapman, Theodore M. Lincoln, Edward D. Robbins, George Pope, Elizur S. Goodrich, Charles T. Welles.

CITY BANK OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$47,100.00
Discounted for other parties in this State,	457,125.64
Discounted for parties out of this State,	162,125.35
Due from Banks, Bankers, and Trust Companies,	253,062.07
State Bonds, Manufacturing Stock,	6,700.00
Town, City, and Corporation Bonds,	48,462.50
Railroad Bonds and Stocks,	164,300.00
Bank Stocks,	3,700.00
Banking House,	20,000.00
Other Real Estate,	3,000.00
Current Expenses,	3,660.51
Specie and Currency,	101,163.00
Checks and Cash Items,	23,792.61
Suspense Account,	7,684.02
Total Assets,	<u>\$1,301,875.70</u>

LIABILITIES.

Capital Stock,	\$500,000.00
Surplus Fund,	60,000.00
Other Undivided Profits,	17,021.24
Due to Banks, Bankers, and Trust Companies,	116,153.55
Dividends Unpaid,	641.00
Deposits,	608,059.91
Total Liabilities,	<u>\$1,301,875.70</u>

Past due paper,	\$4,700.00
Liability of any one Director,	25,000.00
Liability of any one firm, corporation, or person other than a Director,	40,000.00
Par value of Stock, \$100 ; market value, \$122.	
Rate per cent. of last dividend, and when paid, 3 per cent. July 1, 1894.	

GEO. W. CURTIS, President.

SAML. LLOYD, Cashier.

DIRECTORS.—Geo. W. Curtis, Geo. J. Brush, Cornelius S. Morehouse, Chas. B. Wooster, James D. Dewell, Willis E. Miller, Geo. D. Watrous, Eliott H. Morse, Eli Whitney, Jr.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$2,000.00
Discounted for other parties in this State,	376,460.02
Discounted for parties out of this State,	28,700.00
Overdrafts,	829.76
Due from Banks, Bankers, and Trust Companies,	86,477.64
Connecticut River Company Stock,	18,000.00
Town, City, and Corporation Bonds,	63,100.00
Railroad Bonds and Stocks,	107,482.50
Stocks,	100.00
Loans on Mortgage Security,	23,974.11
Banking House,	20,000.00
Current Expenses,	3,178.97
Specie and Currency,	39,579.78
Checks and Cash Items,	20,439.50
Vaults and Safes,	3,450.00
Total Assets,	\$793,772.28

LIABILITIES.

Capital Stock,	250,000.00
Other Undivided Profits,	49,313.25
Due to Banks, Bankers, and Trust Companies,	67,368.28
Deposits,	427,090.75
Total Liabilities,	\$793,772.28

Past due paper,	\$6,183.91
Liability of any one Director,	11,000.00
Liability of any one firm, corporation, or person other than a Director,	29,000.00
Par value of Stock, \$50; market value, \$47½.	

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1893.

SAMUEL E. ELMORE, President.

H. W. ERVING, Cashier.

H. J. MAERCKLEIN, Assistant Cashier.

DIRECTORS. — R. W. H. Jarvis, Samuel E. Elmore, H. R. Coffin, E. S. Goodrich, J. M. Allen, Leander Hall, M. W. Graves, E. C. Quiggle, S. B. Bosworth.

MECHANICS BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$25,850.00
Discounted for other parties in this State, {	
Discounted for parties out of this State, }	542,251.92
Overdrafts,	3,522.97
Due from Banks, Bankers, and Trust Companies,	114,842.21
Banking House,	28,000.00
Current Expenses,	2,850.00
Specie and Currency,	85,584.82
Checks and Cash Items,	4,356.39
Checks for Clearing House,	8,539.45
Total Assets,	<u>\$815,797.76</u>

LIABILITIES.

Capital Stock,	\$300,000.00
Suplus Fund,	50,000.00
Other Undivided Profits,	10,932.79
Due to Banks, Bankers, and Trust Companies,	45,873.18
Dividends Unpaid,	1,415.90
Deposits,	407,575.89
Total Liabilities,	<u>\$815,797.76</u>

Past due paper,	None.
Liability of any one Director,	\$9,500.00
Liability of any one firm, corporation, or person other than a Director,	38,250.00
Par value of Stock, \$60; market value, \$64.	
Rate per cent. of last dividend and when paid, 2½ per cent., July 1, 1894.	

CHARLES S. LEETE, President.

CHARLES H. TROWBRIDGE, Cashier.

DIRECTORS.—Charles S. Leete, Joel A. Sperry, Oliver S. White, Edwin F. Mersick, Maier Zunder, Franklin H. Hart, Thomas R. Trowbridge, Frank W. Benedict, Heman D. Clark.

SAYBROOK BANK, ESSEX.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$9,940.00
Discounted for other parties in this State,	54,530.92
Discounted for parties out of this State,	3,445.89
Due from Banks, Bankers, and Trust Companies,	41,667.51
Town, City, and Corporation Bonds,	36,259.94
Bank and Trust Company Stocks,	1,250.00
Banking House,	5,000.00
Other Real Estate,	3,087.75
Current Expenses,	631.35
Specie and Currency,	11,659.09
Checks and Cash Items,	175.50
Total Assets,	\$167,647.95

LIABILITIES.

Capital Stock,	\$50,000.00
Surplus Fund,	5 000.00
Other Undivided Profits,	2,253.49
Due to Banks, Bankers, and Trust Companies,	33,414.77
Dividends Unpaid,	1.50
Deposits,	76,978.19
Total Liabilities,	\$167,647.95

Past due paper,	\$1,864.59
Liability of any one Director,	3,500.00
Liability of any one firm, corporation, or person other than a Director,	5,000.00
Par value of Stock, \$50; market value, \$50.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 2, 1894.	

JAMES PHELPS, President.

D. W. SPENCER, Vice-President.

LOUIS P. PARKER, Cashier.

DIRECTORS. — James Phelps, D. W. Spencer, Jas. L. Raymond, C. E. Chapman, A. M. Wright, Edwin Ayer, Geo. I. Stevens, S. J. Tiley, E. E. Dickinson, Judah H. Lord, A. Miner, L. P. Parker.

STATE BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$5,935.00
Discounted for other parties in this State,	476,807.51
Discounted for parties out of this State,	107,222.95
Overdrafts,	245.68
Due from Banks, Bankers, and Trust Companies,	173,901.24
Town, City, and Corporation Bonds,	112,961.66
Bonds and Stocks,	261,762.31
Loans on Mortgage Security,	60,450.00
Banking House,	60,000.00
Specie and Currency,	11,051.59
Checks and Cash Items,	7,168.19
Vault,	6,599.75
Total Assets,	\$1,284,105.88

LIABILITIES.

Capital Stock,	\$400,000.00
Surplus Fund,	80,000.00
Other Undivided Profits,	25,957.56
Due to Banks, Bankers, and Trust Companies,	146,406.87
Dividends Unpaid,	1,578.00
Deposits,	630,153.95
Non-Resident Tax,	9.50
Total Liabilities,	\$1,284,105.88

Past due paper (secured),	\$1,587.26
Liability of any one director,	1,935.00
Liability of any one firm, corporation, or person other than a Director,	37,500.00
Par value of Stock, \$100; market value, \$105, last sale.	
Rate per cent. last dividend, and when paid, 3 per cent., July 1, 1894.	

GEO. F. HILLS, President.

GEO. H. BURT, Cashier.

DIRECTORS. — Geo. F. Hills, Nelson Hollister, A. E. Hart, Erastus Gay, C. B. Ingraham, E. G. Whittlesey, Chas. H. Lawrence, Geo. E. Taintor, Patrick Garvan.

THE UNION BANK, NEW LONDON.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$10,075.00
Discounted for other parties in this State,	367,603.38
Discounted for parties out of this State,	64,000.00
Overdrafts,	2,229.06
Due from Banks, Bankers, and Trust Companies,	119,026.38
Railroad Bonds and Stocks,	161,124.73
Banking House,	12,000.00
Other Real Estate,	18,051.87
Current Expenses,	2,038.77
Specie and Currency,	71,159.08
Checks and Cash Items,	17,619.26
Suspense Account,	9,100.93
Total Assets,	<u>\$854,028.46</u>

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	40,000.00
Other Undivided Profits,	24,292.83
Due to Banks, Bankers, and Trust Companies,	79,098.45
Dividends Unpaid,	174.50
Deposits,	410,462.68
Total Liabilities,	<u>\$854,028.46</u>

Past due paper,	\$25,099.11
Liability of any one Director,	6,500.00
Liability of any one firm, corporation, or person other than a Director,	40,000.00
Par value of Stock, \$100 ; market value, \$100.	
Rate per cent. of last dividend, and when paid, $2\frac{1}{2}$ per cent., July 1, 1894.	

ROBERT COIT, President.

GEO. F. TINKER, Vice-President.

J. LAWRENCE CHEW, Cashier.

DIRECTORS. — W. H. Chapman, Robert Coit, George F. Tinker, Israel Matson, E. Clark Smith, Horace Coit, Arnold Rudd, Peleg Williams, John W. Luce, J. Lawrence Chew, Wm. B. Coit, F. B. Brandeggee, Ralph S. Smith.

UNITED STATES BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$22,000.00
Discounted for other parties in this State,	452,673.05
Discounted for parties out of this State,	5,000.00
Overdrafts,	934.70
Due from Banks, Bankers, and Trust Companies,	198,967.02
Town, City, and Corporation Bonds,	267,430.93
Stocks,	1,790.00
Loans on Mortgage Security,	56,730.00
Specie and Currency,	68,532.43
Checks and Cash Items,	20,047.98
Demand Loans,	351,352.31
Interest Accrued,	3,327.21
Total Assets,	\$1,448,785.63

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	235,000.00
Other Undivided Profits,	23,845.59
Due to Banks, Bankers, and Trust Companies,	25,754.74
Dividends Unpaid,	3,000.00
Deposits,	1,061,185.30
Total Liabilities,	\$1,448,785.63

Past due paper,	\$1,435.00
Liability of any one Director (on collateral),	34,000.00
Liability of any one firm, corporation, or person other than a Director (on collateral),	41,540.00
Par value of Stock, \$100 ; market value, \$315.	
Rate per cent. of last dividend, and when paid, 3 per cent., quarterly, July 1, 1894.	

H. L. BUNCE, President.

ATWOOD COLLINS, Vice-President.

F. G. SEXTON, Cashier.

DIRECTORS. — M. G. Bulkeley, S. G. Dunham, W. H. Bulkeley, J. R. Hills, A. Collins, L. Brainard, C. J. Cole, H. L. Bunce.

REPORTS OF TRUST COMPANIES,

October 1, 1894.

CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY,
HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$28,176.55
Discounted for other parties in this State,	868,668.88
Discounted for parties out of this State,	99,799.79
Overdrafts,	4,860.44
Due from Banks, Bankers, and Trust Companies,	165,905.85
Railroad Bonds,	947,277.53
Railroad Stocks,	3,384.00
Loans on Mortgage Security,	80,945.00
Current Expenses,	5,947.98
Specie and Currency,	82,078.58
Check and Cash Items,	11,822.37
Total Assets,	\$2,298,866.97

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	150,000.00
Other Undivided Profits,	37,208.69
Due to Banks, Bankers, and Trust Companies,	53,183.59
Deposits,	1,758,474.69
Total Liabilities,	\$2,298,866.97

Past due paper,	\$602.08
Liability of any one Director (secured by collateral),	15,151.25
Liability of any one firm, corporation, or person other than a Director,	100,000.00
Par value of Stock, \$100; market value, \$145.	
Rate per cent. of last dividend, and when paid, 4 per cent. July 1, 1894.	

M. H. WHAPLES, President.

JACOB L. GREENE, Vice-President.

J. P. WHEELER, Treasurer.

TRUSTEES.—Henry C. Robinson, Henry Keney, George L. Chase, Charles H. Smith, John P. Corning, Henry Corning, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, M. H. Whaples.

THE FIDELITY COMPANY OF HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$3,000.00
Discounted on good collateral for other parties in this State, . . . }	157,047.37
Discounted on good collateral for parties out of this State, . . . }	
Overdrafts,	223 35
Due from Banks, Bankers, and Trust Companies,	20,502.24
Current Expenses,	784 06
Specie and Currency,	250.00
Mortgage Loans,	23,050.00
Total Assets,	\$204,857.02

LIABILITIES.

Capital Stock,	\$10,000.00
Due to Banks, Bankers, and Trust Companies,	28.10
Deposits,	92,795.03
Contingent Fund,	5,531.19
Profit and Loss,	96,502.70
Total Liabilities,	\$204,857.02

Past due paper (without good collateral),	None.
Liability of any one Director,	\$3,000.00
Liability of any one firm, corporation, or person other than a Director (on good collateral),	9,182.10
Par value of Stock, \$100, 20 per cent paid in; market value, no sale.	
Rate per cent. of last dividend and when paid, none.	

EDMUND A. STEDMAN, President and Treasurer.

JOHN M. HOLCOMBE, Vice-President.

TRUSTEES.—Drayton Hillyer, William C. Skinner, Charles E. Gross, John M. Holcombe, Edmund A. Stedman.

THE GREENWICH TRUST, LOAN, AND DEPOSIT CO.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors (collateral),	\$5,000.00
Discounted for other parties in this State,	155,541.36
Discounted for parties out of this State (collateral),	30,000.00
Due from Banks, Bankers, and Trust Companies,	75,181.87
Town, City and Corporation Bonds,	35,000.00
Railroad Bonds and Stocks,	35,772.50
Bank and Trust Company Stocks,	3,952.00
Loans on Mortgage Security,	90,606.82
Banking House,	24,000.00
Current Expenses,	1,067.13
Specie and Currency,	36,070.58
Checks and Cash Items,	11,611.50
Premiums,	1,500.00
Town of Greenwich Notes,	23,200.00
Borough " "	36,817.90
Total Assets,	\$565,321.66

LIABILITIES.

Capital Stock,	\$50,000.00
Other Undivided Profits,	50,122.14
Due to Banks, Bankers, and Trust Companies,	3,632.45
Deposits,	447,776.02
Trust Funds,	11,288.47
Advance Interest,	2,502.58
Total Liabilities,	\$565,321.66

Past due paper,	None.
Liability of any one Director (collateral),	\$4,200.00
Liability of any one firm, corporation, or person other than a Director,	7,500.00
Par value of Stock, \$50; market value, —	
Rate per cent. of last dividend, and when paid,	

R. JAY WALSH, President.

ALFRED A. RUNDLE, Treasurer.

TRUSTEES.—R. Jay Walsh, Seaman Mead, John Lyon, S. Elbert Mills, Webster Haight, C. E. Wilson, E. L. Scofield, W. S. Mead, J. F. Close.

HARTFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$56,850.00
Discounted for other parties in this State,	822,271.41
Discounted for parties out of this State,	522,188.87
Overdrafts,	1,696.71
Due from Banks, Bankers, and Trust Companies,	113,182.08
Mortgage Bonds and Stocks,	28,500.00
Loans on Mortgage Security,	8,442.87
Banking House (Trust Company's Block),	250,000.00
Other Real Estate,	900.00
Current Expenses,	4,501.29
Specie and Currency,	43,024.71
Checks and Cash Items,	33,937.99
Total Assets,	<u>\$1,885,495.93</u>

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	} 138,357.33
Other Undivided Profits,	
Due to Banks, Bankers, and Trust Companies,	1,581.68
Deposits,	<u>1,445,556.92</u>
Total Liabilities,	<u>\$1,885,495.93</u>

Past due paper (secured by 40 shares Phoenix Fire Insurance Co.), . .	\$5,000.00
Liability of any one Director,	15,000.00
Liability of any one firm, corporation, or person other than a Director (first Mortgage Bonds as Collateral),	51,397.92
Par value of Stock, \$100; market value, \$135.	
Rate per cent. of last dividend, and when paid, $3\frac{1}{2}$ per cent., July 2, 1894.	

R. W. CUTLER, President.

CHAS. M. JOSLYN, Vice-President.

FRANK C. SUMNER, Treasurer.

TRUSTEES.—Rodney Dennis, J. C. Webster, Charles M. Joslyn, Theodore Lyman, R. W. Cutler, Pliny Jewell, Henry Roberts, Chas. E. Billings, Henry P. Stearns, M. Bradford Scott.

THE HOME TRUST COMPANY, DERBY.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans on Collateral,	\$7,062.00
Loans on Personal Security only,	5,357.50
Railroad and other Stocks,	10,185.50
Bank Stock,	6,202.50
County and Corporation Bonds,	14,600.00
Loans on Real Estate,	12,400.00
Office Furniture and Fixtures,	740.00
Current Accounts Receivable,	1,690.59
Cash and Cash Items,	8,826.36
Total Assets,	<u>\$67,064.45</u>

LIABILITIES.

Capital Stock,	\$25,000.00
Surplus,	5,000.00
Deposits,	30,811.51
Trust Estates,	4,589.97
Current Accounts Payable,	499.00
Undivided Profits,	1,163.97
Total Liabilities,	<u>\$67,064.45</u>

Past due paper,	None.
Liability of any one Director,	\$375.00
Liability of any one firm, corporation, or person other than a Director,	3,500.00
Par value of Stock, \$100; no sales.	
Rate per cent. of last dividend, and when paid, none.	

H. HOLTON WOOD, President.

CHARLES E. CLARK, Vice-President.

CHARLES N. DOWNS, Treasurer.

TRUSTEES.—H. Holton Wood, Charles H. Nettleton, Watson J. Miller, William S. Downs, Charles E. Clark, Daniel S. Brinsmade, Julius G. Day, Edwin B. Gager, Charles N. Downs.

MERCHANTS LOAN AND TRUST COMPANY, WILLIMANTIC.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for parties in this State,	\$500.00
Discounted for parties out of this State,	10,000.00
Due from Banks, Bankers, and Trust Companies,	823.15
Bank and Trust Company Stocks,	61,100.00
Tax,	808 29
Current Expenses,	5.40
Interest,	1,445.17
Total Assets,	<u>\$74,682.01</u>

LIABILITIES.

Capital Stock,	\$51,600.00
Surplus Fund,	1,300.00
Other Undivided Profits,	1,206.41
Due to Banks, Bankers, and Trust Companies,	10,250.60
Deposits,	10,325.00
Total Liabilities,	<u>\$74,682.01</u>

Past due paper, None.
 Liability of any one Director, None.
 Liability of any one firm, corporation, or person other than a Director, \$5,000.00
 Par value of Stock, \$100; market value, \$110.
 Rate per cent. of last Dividend, and when paid, 6 per cent., July 21, 1894.

AMOS T. FOWLER, President.

O. H. K. RISLEY, Secretary and Treasurer.

DIRECTORS.—O. H. K. Risley, Ansel Arnold, Amos T. Fowler, E. Stevens
 Henry.

THE MERIDEN TRUST AND SAFE DEPOSIT CO., MERIDEN.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for parties in the State,	\$25,000.00
Due from Banks, Bankers, and Trust Companies,	1,467.73
Bank and Trust Company Stocks,	4,000.00
Current Expenses,	385 35
Trust Funds, invested,	17,243.01
Total Assets,	<u>\$48,096.09</u>

LIABILITIES.

Capital Stock (paid in),	\$25,000.00
Surplus Fund,	3,000.00
Other Undivided Profits,	2,453.12
Trust Funds,	17,642 97
Total Liabilities,	<u>\$48,096.09</u>

Past due paper,	None.
Liability of any one Director,	None.
Liability of any one firm, corporation, or person other than a Director (on good collateral),	\$25,000.00
Par value of Stock, \$100 ; market value, \$100.	
Rate per cent. of last dividend, and when paid,	None.

ISAAC C. LEWIS, President.

C. L. ROCKWELL, Sec. and Treas.

TRUSTEES.—Isaac C. Lewis, John D. Billard, Chas. F. Linsley, Geo. R. Curtis, Chas. Parker, John L. Billard, Walter Hubbard, N. L. Bradley, Chas. L. Rockwell.

THE SECURITY COMPANY OF HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loaned to Directors (on collateral security),	\$27,000.00
Loaned to other parties in this State (on collateral security),	178,275.58
Loaned to parties out of this State (on collateral security),	87,504.39
Due from Banks, Bankers, and Trust Companies, on deposit,	87,647.73
Town, City, and Corporation Bonds,	113,218.00
Railroad Bonds and Stocks,	40,006.00
Loans on Mortgage Security,	241,966.81
Specie and Currency,	23,270.21
Checks and Cash Items,	13,727.00
Interest accrued,	19,287.04
Total Assets,	\$831,902.76

LIABILITIES.

Capital Stock,	\$200,000.00
Surplus Fund,	150,000.00
Other Undivided Profits,	11,121.69
Due to Banks, Bankers, and Trust Companies,	6 565.80
Deposits,	449,006.52
Treasurer's Checks,	15,208.75
Total Liabilities,	\$831,902.76

Past due paper,	None.
Liability of any one Director,	\$10,000.00
Liability of any one firm, corporation, or person other than a Director,	None.
Par value of Stock, \$100; market value, \$170.	
Rate per cent. of last dividend, and when paid, 4 per cent., July 1, 1894.	

JOHN C. PARSONS, President.

WILLIAM L. MATSON, V.-Pres. and Treas.

LOUIS A. TRACY, Secretary.

TRUSTEES.—John C. Abbot, Leverett Brainard, Carlos C. Kimball, William L. Matson, John C. Parsons, Frederick R. Foster, George G. Sill, Samuel G. Dunham, Gurdon W. Russell, Jeremiah M. Allen, John G. Root.

THE STAMFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$17,815.00
Discounted for other parties in this State,	233,111.29
Discounted for parties out of this State,	10,000.00
Overdrafts,	92.68
Due from Banks, Bankers, and Trust Companies,	41,395.24
Town, City, and Corporation Bonds,	93,352.94
Railroad Bonds and Stocks,	70,905.00
Loans on Mortgage Security,	250,700.00
Current Expenses,	594.16
Specie and Currency,	21,352.01
Checks and Cash Items,	2,106.56
Furniture and Fixtures,	2,000.00
Total Assets,	<u>\$743,424.88</u>

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	25,000.00
Other Undivided Profits,	22,325.90
Due to Banks, Bankers, and Trust Companies,	8,716.30
Dividends Unpaid,	45 00
Deposits,	539,294.22
Trust Funds,	47,093.46
Treasurer's Checks,	950.00
Total Liabilities,	<u>\$743,424.88</u>

Past due paper (\$75 secured), \$232.00
 Liability of any one Director, 8,575.00
 Liability of any one firm, corporation, or person other than a Director, 35,000.00
 (Secured by first mortgage on real estate valued at \$75,000.)
 Par value of Stock, \$100; market value, no recent sales.
 Rate per cent of last dividend, and when paid, 3 per cent., August, 1894.

JOHN A. BROWN, President.

WALTON FERGUSON, Vice-President.

WALTER D. DASKAM, Treasurer.

DIRECTORS. — John A. Brown, Walton Ferguson, Samuel Fessenden, Charles H. Lounsbury, William H. Judd, Albert J. Hatch, Schuyler Merritt, Henry K. McHarg, William W. Skiddy.

THE THOMPSONVILLE TRUST COMPANY.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$9,769.30
Discounted for other parties in this State,	58,105.99
Due from Banks, Bankers, and Trust Companies,	23,435.29
Railroad Bonds and Stocks,	500.00
Loans on Mortgage Security,	6,400.00
Banking House,	4,000.00
Specie and Currency,	9,973.54
Checks and Cash Items,	2,727.50
Insurance Company's Stocks,	1,537.00
Bridge Company's Stocks,	400.00
Total Assets,	<u>\$116,848.62</u>

LIABILITIES.

Capital Stock,	\$25,000.00
Surplus Fund,	12,498.74
Due to Banks, Bankers, and Trust Companies,	7,590.10
Dividends Unpaid,	1,058.50
Deposits,	70,701.28
Total Liabilities,	<u>\$116,848.62</u>

Past due paper,	\$1,949.00
Liability of any one Director,	5,600.00
Liability of any one firm, corporation, or person other than a Director,	5,150.00
Par value of Stock, \$25; market value, \$31.	
Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1894.	

LYMAN A. UPSON, President.

WILLIS GOWDY, Sec., Treas., and Cashier.

DIRECTORS.—J. L. Houston, L. H. Pease, L. A. Upson, G. A. Douglas,
Willis Gowdy, A. H. Mathewson.

THE UNION TRUST COMPANY OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Discounted for Directors,	\$25,750.00
Discounted for other parties in this State,	235,735.52
Due from Banks, Bankers, and Trust Companies,	129,105.62
Town, City, and Corporation Bonds,	7,690.28
Railroad Bonds and Stocks,	39,723.41
Banking House,	13,000.00
Specie and Currency,	11,526.45
Checks and Cash Items,	11,958.48
Total Assets,	<u>\$474,489.76</u>

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	25,000.00
Other Undivided Profits,	14,692.20
Deposits,	334,797.56
Total Liabilities,	<u>\$474,489.76</u>

Past due paper,	None.
Liability of any one Director (with collateral),	\$15,000.00
Liability of any one firm, corporation, or person other than a Director (with collateral),	15,000.00
Par value of Stock, \$100; market value, stock not on the market.	
Rate per cent. of last dividend, and when paid, 3 per cent., July, 1894.	

HENRY L. HOTCHKISS, President. WM. T. BARTLETT, Secretary and Treasurer.

TRUSTEES.—Henry L. Hotchkiss, Eugene S. Bristol, Louis H. Bristol, Wm. T. Bartlett.

STATE BANKS.

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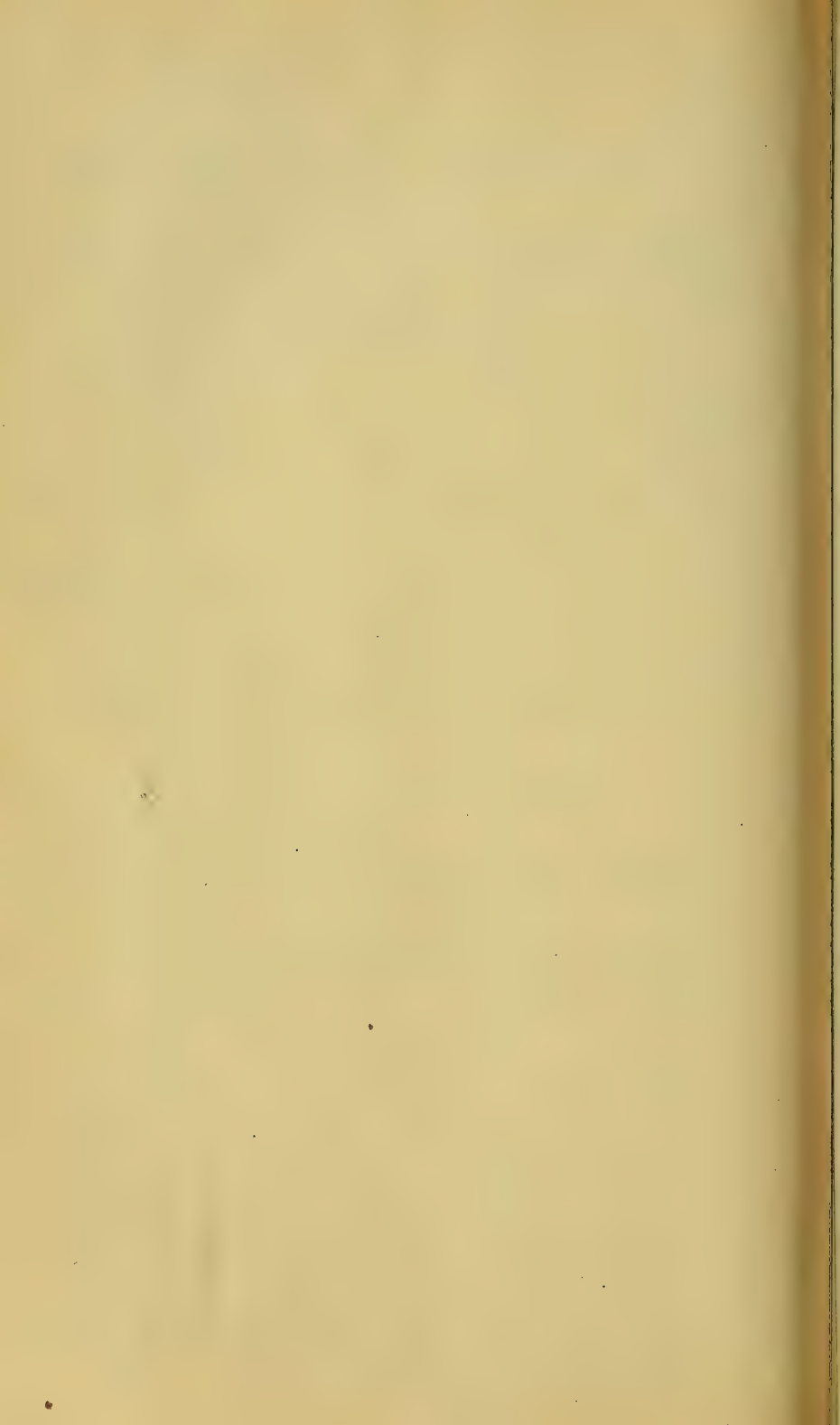
SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1894.

NAME OF BANK.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities
City Bank, Hartford,.....	\$979,833.61	\$3,682.89	\$322,993.29	\$116,161.46	\$880.00	\$4,604.98	\$40,539.98	\$42,127.85	\$1,510,824.06	\$440,000.00	.....	\$153,768.27	\$188.00	\$872,938.45	\$43,929.34	\$1,510,824.06
City Bank, New Haven,.....	666,350.99	.....	223,162.50	253,062.07	23,000.00	3,660.51	101,163.00	31,476.63	1,301,875.70	500,000.00	\$60,000.00	17,021.24	641.00	608,059.91	116,153.55	1,301,875.70
Connecticut River Banking Co., Hartford,.....	431,134.13	829.76	188,682.50	86,477.64	23,450.00	3,178.97	39,579.78	20,439.50	793,772.28	250,000.00	.....	49,313.25	.....	427,090.75	67,368.28	793,772.28
Mechanics Bank, New Haven,.....	568,101.92	3,522.97	.....	114,842.21	28,000.00	2,850.00	85,584.82	12,895.84	815,797.76	300,000.00	50,000.00	10,932.79	1,415.90	407,575.89	45,873.18	815,797.76
Saybrook Bank, Essex,.....	67,916.81	.....	37,509.94	41,667.51	8,087.75	631.35	11,659.09	175.50	167,647.95	50,000.00	5,000.00	2,253.49	1.50	76,978.19	33,414.77	167,647.95
State Bank, Hartford,.....	650,415.46	245.68	374,723.97	173,901.24	66,599.75	.....	11,051.59	7,168.19	1,284,105.88	400,000.00	80,000.00	25,957.56	1,578.00	630,153.95	146,416.37	1,284,105.88
Union Bank, New London,.....	441,678.38	2,229.06	161,124.73	119,026.38	30,051.87	2,038.77	71,159.08	26,720.19	854,028.46	300,000.00	40,000.00	24,292.83	174.50	410,462.68	79,098.45	854,028.46
United States Bank, Hartford,.....	887,755.36	934.70	269,220.93	193,967.02	.....	.....	68,532.43	23,375.19	1,448,785.63	100,000.00	235,000.00	23,845.59	3,000.00	1,061,185.30	25,754.74	1,448,785.63
Totals,.....	\$4,693,186.66	\$11,445.06	\$1,577,417.86	\$1,104,105.53	\$180,069.37	\$16,964.58	\$429,269.77	\$164,378.89	\$8,176,837.72	\$2,340,000.00	\$470,000.00	\$307,385.02	\$6,998.90	\$4,494,445.12	\$558,008.68	\$8,176,837.72

TRUST COMPANIES DOING A BANKING BUSINESS.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1894.

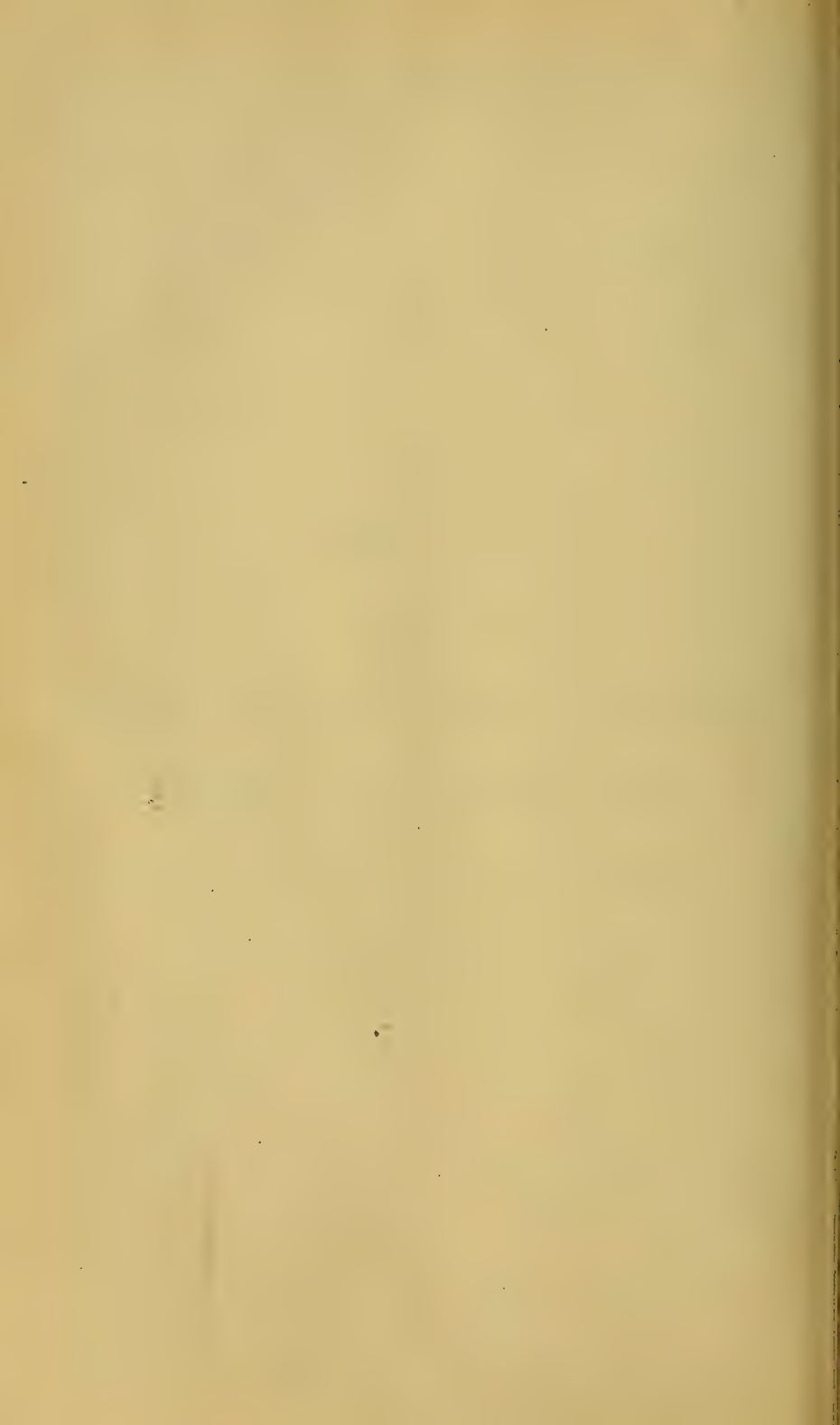
NAME OF COMPANY.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities
Conn. Trust and Safe Deposit Co., Hartford,...	\$1,077,590.22	\$4,860.44	\$950,661.53	\$165,905.85	.....	\$5,947.98	\$82,078.58	\$11,822.37	\$2,298,866.97	\$300,000.00	\$150,000.00	\$37,208.69	.....	\$1,758,474.69	\$53,183.59	\$2,298,866.97
Fidelity Company, Hartford,.....	183,097.37	223.35	.....	20,502.24	.....	784.06	250.00	.....	204,857.02	10,000.00	.....	102,033.89	.....	92,795.03	28.10	204,857.02
Greenwich Trust, Loan, and Deposit Co.,.....	281,148.18	.....	136,242.40	75,181.87	\$24,000.00	1,067.13	36,070.58	11,611.50	565,321.66	50,000.00	.....	50,122.14	.....	447,776.02	17,423.50	565,321.66
Hartford Trust Company,.....	1,409,753.15	1,696.71	28,500.00	113,182.08	250,900.00	4,501.29	43,024.71	33,937.99	1,885,495.93	300,000.00	.....	138,357.33	.....	1,445,556.92	1,581.68	1,885,495.93
Home Trust Co., Derby,.....	24,819.50	.....	30,988.00	1,690.59	740.00	.....	.....	8,826.36	67,064.45	25,000.00	5,000.00	1,163.97	.....	30,811.51	5,088.97	67,064.45
Merchants Loan and Trust Co., Willimantic,...	10,500.00	.....	61,100.00	823.15	.....	813.69	.....	1,445.17	74,682.01	51,600.00	1,300.00	1,206.41	.....	10,325.00	10,250.60	74,682.01
Meriden Safe and Trust Deposit Company,....	25,000.00	.....	21,243.01	1,467.73	.....	385.35	.....	.....	48,096.09	25,000.00	3,000.00	2,453.12	.....	17,642.97	.....	48,096.09
Security Company, Hartford,.....	534,746.78	.....	153,224.00	87,647.73	.....	.....	23,270.21	33,014.04	831,902.76	200,000.00	150,000.00	11,121.69	.....	449,006.52	21,774.55	831,902.76
Stamford Trust Company,.....	511,626.29	92.68	164,257.94	41,395.24	2,000.00	594.16	21,352.01	2,106.56	743,424.88	100,000.00	25,000.00	22,325.90	\$45.00	586,387.68	9,666.30	743,424.88
Thompsonville Trust Company,.....	74,275.29	.....	2,437.00	23,435.29	4,000.00	.....	9,973.54	2,727.50	116,848.62	25,000.00	12,498.74	.....	1,058.50	70,701.28	7,590.10	116,848.62
Union Trust Company, New Haven,.....	261,485.52	.....	47,413.69	129,105.62	13,000.00	.....	11,526.45	11,953.48	474,489.76	100,000.00	25,000.00	14,692.20	.....	334,797.56	.....	474,489.76
Totals,.....	\$4,394,042.30	\$6,873.18	\$1,596,067.57	\$660,337.39	\$294,640.00	\$14,093.66	\$227,546.08	\$117,449.97	\$7,311,050.15	\$1,186,600.00	\$371,793.74	\$380,685.34	\$1,103.50	\$5,244,275.18	\$126,587.39	\$7,311,050.15



LAWS

RELATING TO

BANKS, SAVINGS BANKS,
Trust and Investment Companies.



LAWS.

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly:

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

The term "banks" shall include all incorporated banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or

G. S. 1875, 553.
Words and
phrases generally.

1884, ch. 110.
Railroad Company.

G. S. 1875, 553.
Banks.

G. S. 1875, 553.
Savings Banks.

G. S. 1875, 553.
Foreign Insurance Company.

G. S. 1875, 553.
Public Buildings

borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, school-house, or other building generally used for literary instruction.

G. S. 1875, 554.
Number; gender;
joint authority;
"month";
"year";
"oath"; "person"
and "another";
"preceding"; "following";
and "succeeding";
"sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.
Repeal of statute;
effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.
Punishments,
penalties, pending
suits, and prosecutions
not affected by
repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,
§ 89.
Trust funds,
how loaned or
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.
Unlawful waste
on mortgaged
premises.

EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.
Embezzlement
by public
officer, execu-
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.
Embezzlement
by officer or
agent of private
corporation or
individual.
34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

[General Statutes.]

TITLE XXIV.

BANKS, SAVINGS BANKS, TRUST AND INVESTMENT COMPANIES.

CHAPTER CVIII. State Banks and Trust Companies.

CHAPTER CIX. National Banking Associations.

CHAPTER CX. Savings Banks.

CHAPTER CXI. Bank Commissioners.

CHAPTER CXII. Receivers of Banks, Savings Banks, and Trust Companies.

CHAPTER CXIII. Investment Companies.

CHAPTER CVIII.

STATE BANKS AND TRUST COMPANIES.

SECTION.

- 1761. Banks organized under act of 1852.
- 1762. Must keep specie, bullion, bonds, etc., to a certain amount.
- 1763. Dividends.
- 1764. Limit of liabilities of any one party.
- 1765. Paper that banks may not discount.
- 1766. Loans and discounts to non-residents.
- 1767. Counterfeit or altered bank bills.
- 1768. When bill is stamped "counterfeit" by mistake.
- 1769. False and counterfeit coin.
- 1770. Subscriptions by State, etc., to stock of banks.
- 1771. School Fund Commissioner may examine the bank's books.
- 1772. Stockholders may examine books, etc., when.
- 1773. Non-transferable stock not to be voted on.
- 1774. Power of attorney, when necessary

SECTION.

- 1775. President and cashier restricted in voting.
- 1776. Who to vote on stock of the State and School Fund.
- 1777. Who may be directors.
- 1778. Limit of director's liability.
- 1779. Director not to endorse paper for compensation.
- 1780. Question of making dividend to be taken by yeas and nays.
- 1781. Reduction of capital.
- 1782. State entitled to one or two directors, when.
- 1783. Resignation of State directors.
- 1784. Cashiers of banks and treasurers of trust companies to give bonds.
- 1785. Cashier's neglect to give bonds.
- 1786. Publication of unclaimed dividends.
- 1787. Quarterly statements to the Bank Commissioners.
- 1788. Other statements to the Bank Commissioners.

SECTION 1761. All banks organized under the Act of G. S. 1875, 283. Banks organized under Act of 1852. 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

SEC. 1762. Every bank and trust company shall always G. S. 1875, 283. Must keep specie, bullion, bonds, etc., to a certain amount. keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank currency, to an amount not less than one-tenth of all its liabilities, except its capital stock, but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

SEC. 1763. No trust company or banking corporation shall G. S. 1875, 283. Dividends. 26 Conn., 144. declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock; nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

[Public Acts of 1893, House Bill No. 459.]

CHAPTER XCVIII.

An Act relating to Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1764 of the general statutes is hereby amended to Limit of liability of one party to bank or trust company. read as follows: No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen per centum of its capital stock actually paid in, together with the surplus. The provisions of such bank charters as limit the amount to be loaned to any one party to a sum not less than fifteen per centum of the capital actually paid in, together with surplus, are repealed; and every bank Penalty. or trust company which shall violate the provisions of this section shall pay to the state not less than one thousand dollars.

Approved, May 5, 1893.

[General Statutes.]

G. S. 1875, 284.
Paper that banks
may not dis-
count.

SEC. 1765. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

G. S. 1875, 284.
Loans to non-
residents,

SEC. 1766. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

G. S. 1875, 284.
Counterfeit or
altered bank
bills

SEC. 1767. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

G. S. 1875, 284.
When bill is
stamped coun-
terfeit by mis-
take.

SEC. 1768. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, in its returns to the Bank Commissioners.

G. S. 1875, 284.
False and coun-
terfeit coin.

SEC. 1769. When any false and counterfeit coin, made in imitation of any current gold and silver coin, shall be offered to the cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to the State.

G. S. 1875, 284.
Subscriptions
by State, etc.,
to stock of
banks.
25 Conn., 60,
269.

SEC. 1770. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten per cent. of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall not be transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.

SEC. 1771. The Commissioner of the School Fund may at any time examine the books and accounts of any bank in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

G. S. 1875, 284.
School Fund
Commissioner
may examine
bank's books.

SEC. 1772. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockholders, owning not less in all than one hundred shares of stock, are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank.

G. S. 1875, 285.
Stockholder
may examine
books.

SEC. 1773. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year thereafter.

G. S. 1875, 285.
Non-transfer-
able stock not
to be voted on.

SEC. 1774. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without a power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein.

G. S. 1875, 285.
Power of attor-
ney when nec-
essary.

SEC. 1775. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained.

G. S. 1875, 285.
President and
cashier re-
stricted in vot-
ing.

SEC. 1776. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State.

G. S. 1875, 285.
Who to vote
upon stock of
State or school
fund.

G. S. 1875, 285.
Who may be
directors.

SEC. 1777. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank.

[Public Acts of 1893, House Bill No. 491.]

CHAPTER XCIX.

An Act relating to Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Limit of
director's
liability to
bank.

Section 1778 of the general statutes is hereby amended to read as follows: No director in any bank shall be obligated to such bank to an amount exceeding five per centum of the capital actually paid in and surplus combined, and no bank shall permit the directors to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per centum on its capital stock actually paid in and surplus combined. Any bank which shall violate the provisions of this section shall forfeit to the state not less than five hundred nor more than one thousand dollars.

Penalty.

Approved, May 5, 1893.

[General Statutes.]

G. S. 1875, 286.
Directors not to
indorse paper
for compensa-
tion.

SEC. 1779. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank, he shall forfeit to the State the full amount of such paper.

G. S. 1875, 286.
Question of
making divi-
dend to be tak-
en by yeas and
nays.

SEC. 1780. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remaining after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend not in conformity with the provisions of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

G. S. 1875, 286.
Reduction of
capital.

SEC. 1781. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not

in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved such reduction shall thereupon be valid.

SEC. 1782. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be biennially appointed by the General Assembly.

G. S. 1875, 286.
State entitled to one or two directors, when.

SEC. 1783. The Governor may accept the resignation of any bank director appointed on the part of the State; and in case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly.

G. S. 1875, 286.
Resignation of State directors.

SEC. 1784. The cashiers of banks and the treasurers of trust companies shall, severally, give bonds in the penal sum of not less than ten thousand dollars, with sufficient sureties for the faithful performance of the duties of their office, and the bonds of such cashiers and treasurers shall forthwith be recorded at length in the books of said banks and trust companies respectively, and shall at all times be subject to the inspection of the Bank Commissioners. And it shall be the duty of the president of every bank and trust company to safely keep the original bond or bonds so required to be given.

1880, ch. 32.
Cashiers of banks and treasurers of trust companies to give bonds.

SEC. 1785. If any cashier shall neglect to give the bond required by law for thirty days after his appointment, his office shall become vacant.

G. S. 1875, 286.
Cashier's neglect to give bonds.

SEC. 1786. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, with the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located.

G. S. 1875, 286.
Publication of unclaimed dividends.

SEC. 1787. The cashiers of all banks and the treasurers of all trust companies shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a

G. S. 1875, 286.
Quarterly statement to Bank Commissioners.

particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located.

G. S. 1875, 286.
Other state-
ments to Bank
Commissioners.

SEC. 1788. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance-sheet showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

[Public Acts of 1889, House Bill No. 366.]

CHAPTER CLXIX.

An Act concerning Deposits of State Funds by the State Treasurer.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Deposit of State
funds by treas-
urer.

The Treasurer of the State is hereby authorized to deposit any funds in his hands belonging to the State, or held by him as treasurer and trustee, in and with any of the national and State banks and trust companies in this State; *provided, however*, that said deposits shall only be made in his name as Treasurer of the State, or as such treasurer and trustee; and that in no case shall the said deposits in any one bank or trust company exceed in amount in the aggregate at any one

time twenty-five per centum of the capital and surplus of said bank or trust company.

Approved, June 4, 1889.

[General Statutes.]

CHAPTER CIX.

NATIONAL BANKING ASSOCIATIONS.

SECTION.

- 1789. Change of State bank to national banking associations.
- 1790. When stockholders of State banks become shareholders in national banks.
- 1791. Executors, etc., may represent stock in their control.
- 1792. Rights of stockholders in State bank converted into a national bank.
- 1793. Where the State or a charitable corporation holds stock in the bank so converted.

SECTION.

- 1794. Officers of a national bank converted from a State bank.
- 1795. National banks resuming their powers as State banks.
- 1796. Notice of intention of State bank to become a national bank.
- 1797. Notice of change of State bank to a national bank to be given to the Comptroller.
- 1798. State bank reorganized from a national bank retains its capital stock.

SEC. 1789. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the corporate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns, and prosecuting and defending said suits; and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

G. S. 1875, 289.
Change of State
bank to national
banking associ-
ation.

SEC. 1790. When any bank has been or shall be converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him or at his

G. S. 1875, 289.
When stock-
holders of State
bank become
shareholders in
national banks.

usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

G. S. 1875, 289.
Executors, etc.,
may represent the
stock in their
control.

SEC. 1791. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

G. S. 1875, 289.
Rights of stock-
holders in State
bank converted
into a national
bank.

SEC. 1792. Any stockholder in a bank, so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

G. S. 1875, 290.
Where the State
or a charitable
institution holds
stock in the bank
so converted.

SEC. 1793. Every bank which shall have been converted into a national banking association, in which at the time of its conversion this State or any charitable corporation held stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

G. S. 1875, 290.
Officers of a na-
tional bank con-
verted from a
State bank.

SEC. 1794. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

G. S. 1875, 290.
National banks
resuming their
powers as State
banks.

SEC. 1795. Every bank which shall resume its powers as a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required by section 1788.

SEC. 1796. Notice of the intention of any bank to become a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

G. S. 1875, 290.
Notice of intention of State bank to become a national bank

SEC. 1797. Any bank, which may organize as a national banking association, shall, within sixty days thereafter, notify the Comptroller thereof in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

G. S. 1875, 290.
1885, ch. 1.
Notice to be given to the Comptroller.

SEC. 1798. Any State bank which has or may hereafter become a national banking association under the laws of the United States, and which while acting as such has increased or diminished its capital stock, may, upon its reorganization as a State bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

1882, ch. 44.
State bank re-organized from a national bank retains its capital stock.

CHAPTER CX.

SAVINGS BANKS.

SECTION.

- 1799. Officers of saving banks.
- 1800. Investments, where made.
- 1801. Appraisal of real estate security.
- 1802. Loans and investments to be classed with real estate loans.
- 1803. Loans to manufacturing corporations or ecclesiastical societies.
- 1804. Loans on personal security.
- 1805. Security for obligations of one person or firm.
- 1806. Names of directors or trustees consenting to loans, to be recorded.
- 1807. Limit of deposit to be received from one person in a year.
- 1808. Compensation to president.
- 1809. Officers not to be borrowers or sureties for borrowers, etc.
- 1810. Rate of interest on loans.
- 1811. Limit of amount in purchase or construction of buildings.
- 1812. Auditors and their duties.

SECTION.

- 1813. Dividends.
- 1814. Surplus.
- 1815. Discrimination in declaring dividends.
- 1816. Treasurers to give bonds, and every six years new bonds.
- 1817. Notice to corporators of meetings.
- 1818. Treasurer to make sworn statement to Comptroller annually.
- 1819. Penalty for not doing so.
- 1820. Treasurer to make sworn statements to Bank Commissioners.
- 1821. Removal of corporator.
- 1822. Vacancies in office, how filled.
- 1823. Penalty for violating law relating to savings banks, or assenting to such violation.
- 1824. Penalty for violating law relating to banks, savings banks, and trust companies.

G. S. 1875, 291.
1875, ch. 97.
Officers of sav-
ings banks.

SEC. 1799. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

[Public Acts of 1893, Substitute for Senate Bill No. 85.]

CHAPTER CCXXIX.

An Act concerning Investments by Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

What
investments
savings banks
may lawfully
make.

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus, in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the

authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school districts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds

Investments by
certain banks.

of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

A trustee of the
bank to be an
appraiser in
loans on land.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 208.]

CHAPTER CCLI.

An Act fixing the Time when an Act concerning Savings Banks shall take Effect.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

When act concern-
ing savings
banks takes
effect.

SECTION 1. Chapter two hundred and twenty-four (An Act concerning Savings Banks), passed at the present session of the General Assembly, shall take effect upon the date of the approval of this act.

SEC. 2. This act shall take effect upon its passage.

Approved, June 22, 1889.

[General Statutes.]

SEC. 1801. When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by one or more suitable persons who shall be well known in the community where such loan is made; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

1875, ch. 99.
Appraisal of
real estate se-
curity.

SEC. 1802. Loans and investments by savings banks in United States bonds, in bonds of this State, or in the obligations of any of the counties, towns, cities, boroughs, and school districts of this State, or in the bonds of any of the States or cities whose bonds savings banks are allowed by law to purchase, may be classed with loans upon real estate for the purpose of determining the proportion of loans required upon such estate.

1887, ch. 46.
Loans and in-
vestments class-
ed with real es-
tate loans.

SEC. 1803. No loan shall be made by any savings bank to a manufacturing corporation or ecclesiastical society, secured by mortgage upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible to the full extent of such loan.

1879, ch. 27.
Loans to manu-
facturing cor-
porations or ec-
clesiastical so-
cieties.

SEC. 1804. No savings bank having more than twenty-five thousand dollars deposits shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1875, ch. 99.
Loans on per-
sonal security.

SEC. 1805. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

G. S. 1875, 291.
Security for ob-
ligations of one
person or firm.

SEC. 1806. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the corporators and auditors of said bank and the Bank Commis-

G. S. 1875, 291.
Names of direct-
ors or trustees
consenting to
loans to be re-
corded.

sioners, and be *prima facie* evidence of the truth of the statements therein contained.

G. S. 1875, 291.
Limit of deposit
of one person
in a year.

SEC. 1807. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

G. S. 1875, 292.
Compensation
to president.

SEC. 1808. Savings banks, whose deposits shall exceed five hundred thousand dollars, may pay their presidents such compensation as the directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year.

G. S. 1875, 292.
Officers not to
be borrowers or
sureties of bor-
rowers, etc.

SEC. 1809. No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, nor receive any money, or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer, who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

1887, ch. 87.
Rate of interest
on loans.

SEC. 1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money, paid by said bank for insurance, on property mortgaged to them, shall not be deemed a violation of this section.

1879, ch. 27.
Limit of sum to
be expended in
construction of
buildings.

SEC. 1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

1877, ch. 55.
Auditors and
their duties.

SEC. 1812. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year,

which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

SEC. 1813. The net income of any savings bank in excess of a sum equal to one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors.

1877, ch. 88.
1880, ch. 30.
Dividends.

SEC. 1814. No savings bank shall make any dividend, except as provided in the preceding section, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits.

1877, ch. 88.
1880, ch. 30.
Surplus.

SEC. 1815. In declaring dividends, the directors of savings banks shall have power to discriminate between deposits of two thousand dollars and less, and those over that sum; such discrimination shall not exceed one per cent. per annum; and if, at any time, a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which is less than two thousand dollars.

1876, ch. 86.
Discrimination
in declaring
dividends.

SEC. 1816. The treasurer of each savings bank shall give bonds with surety to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said bank, and shall give new bonds, with surety, to the acceptance of the directors or trustees, as often as once in every period of six years from the date of giving the last bonds. The said bonds shall forthwith be recorded at length in the books of said savings bank, and shall at all times be subject to the inspection of the Bank Commissioners; and it shall be the duty of the president of said savings bank to safely keep the original bonds so given. No president, director, or trustee of any such savings bank shall be surety on the bonds of such treasurer.

G. S. 1875, 292.
1880, ch. 32.
1887, ch. 31.
Treasurer to
give bonds, and
every six years
new bonds.

SEC. 1817. The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give

G. S. 1875, 292.
Notice to cor-
porators of
meetings.

such notice, he shall pay one hundred dollars to the town where such bank is located.

1886, ch. 56.
Treasurer to
make sworn
statement to
Comptroller
annually.

SEC. 1818. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the Comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; provided that this section shall not apply to the deposit made by any person known to the bank to be living. The Comptroller shall communicate the statements which shall be so delivered to him to the General Assembly on or before the third day of its next session.

1886, ch. 56
Penalty for not
doing so.

SEC. 1819. The treasurer of any savings bank neglecting or refusing to comply with the provisions of the preceding section shall be fined one hundred dollars.

1878, ch. 115.
Treasurer to
make sworn
statements to
Bank Commis-
sioners.

SEC. 1820. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

G. S. 1875, 292.
Removal of cor-
porator.

SEC. 1821. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting.

[Public Acts of 1893, Senate Bill No. 162.]

CHAPTER CCXXX.

An Act concerning Removal of Corporators of Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Removal of
savings bank
corporator by
vote.

SECTION 1. At the annual meeting of any savings bank when two-thirds of all the corporators of said bank are present, a corporator may be removed by a four-fifths vote of those present.

SEC. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[General Statutes.]

SEC. 1822. The directors, managers, or trustees of savings banks may fill any vacancy in any office, and the person chosen to fill the same shall hold said office till another is chosen in his stead; and when any officer cannot perform the duties of his office they may appoint an assistant to him during their pleasure until the next annual meeting of said corporation, who shall have the same powers and duties as such officer.

G. S. 1875, 292.
Vacancies in
office, how
filled.

SEC. 1823. The directors, managers, or trustees of any savings banks assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to said savings bank for any loss which may result therefrom. And any officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of the statute law of this State relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and it shall be the duty of the State's Attorney for the county where such bank is located to prosecute such violation, on complaint thereof by the Bank Commissioners.

G. S. 1875, 292.
1878, ch. 64.
Penalty for violating or assenting to violation of law relating to savings banks.

SEC. 1824. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided or provision made, shall be fined not less than one hundred nor more than five hundred dollars.

G. S. 1875, 293.
Penalty for violating law relating to banks, savings banks, or trust companies.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry

Penalty for making false entries by bank officials.

upon the collection or forwarding register, or any other book of said savings bank, trust company bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[General Statutes.]

CHAPTER CXI.

BANK COMMISSIONERS.

SECTION.

- 1825. Bank Commissioners.
- 1826. Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.
- 1827. General duties.
- 1828. Where treasurer of savings bank is cashier of a national bank.
- 1829. Reports of commissioners.

SECTION.

- 1830. Duty of commissioners when charter of bank, savings banks, or trust company is forfeited. Receivers.
- 1831. Attachment of bank, savings banks, and trust companies.
- 1832. Apportionment of salaries of Bank Commissioners.

1877, ch. 127.
1887, ch. 5, § 23.
Bank Commissioners.

SEC. 1825. There shall continue to be two Bank Commissioners, who shall be appointed by the Governor with the advice and consent of the Senate. During the regular session of the General Assembly in 1889 and biennially thereafter one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the Governor until the next regular session of the General Assembly, when they shall be filled by the Governor with the advice and consent of the Senate.

1883, ch. 57.
Officers of
banks, savings
banks, and
trust companies
ineligible to
office of Bank
Commissioner.

SEC. 1826. No officer of any bank, savings bank, or trust company chartered by this State shall be eligible to the office of Bank Commissioner; and if any Bank Commissioner shall, at any time, become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business or in the negotiation of loans for others, his office shall become vacant; and it shall be the duty

of the cashier of any bank, and the treasurer of any savings bank or trust company to which a Bank Commissioner shall become indebted, to give immediate notice thereof to the Governor.

SEC. 1827. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

G. S. 1875, 287.
General duties.

SEC. 1828. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association, at the same time the United States examiner shall visit such national banking association.

G. S. 1875, 293.
When treasurer
is cashier of na-
tional bank.

SEC. 1829. The commissioners shall annually report to the Governor the condition of all such institutions examined by them, with such recommendations as they may deem proper, and such annual reports shall be submitted to the General Assembly at its regular sessions. The commissioners shall also report to the Governor and to the State's Attorney in the county where any such institution is located, any violation of law by it, or any of its officers.

G. S. 1875, 287.
1887, ch. 5, § 25.
Reports of
Bank Commis-
sioners.

SEC. 1830. When in the opinion of the Bank Commissioners the charter of any bank, savings bank, or trust company, shall be forfeited, or the public are in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the State's Attorney in the county in which such bank, savings bank, or trust company is situated, shall

G. S. 1875, 288.
1879, ch. 8.
Duty of Com-
missioners
when charter of
bank, savings
bank, or trust
company shall
be forfeited.

prefer a complaint to the Superior Court for such county, if in session, or if not, to a judge of the Supreme Court of Errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of: whereupon said court or judge shall forthwith issue a citation to said bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his last usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if upon the hearing said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court, at any term or session subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company, to be null and void.

[Public Acts of 1889, Senate Bill No. 120.]

CHAPTER VII.

An Act amending an Act concerning Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Section 1830 of the general statutes is hereby amended by adding at the end thereof the following:

Any such court or judge may, on application of said bank commissioners, whenever in the opinion of such court or judge it may be necessary to preserve assets or protect depositors, enjoin any bank, savings bank, or trust company from

Injunction to
preserve assets
of bank or trust
company.

doing any part of its business or paying out its funds for such time as may be deemed requisite.

SEC. 2. This act shall take effect upon its passage.

Approved, February 21, 1889.

[General Statutes.]

SEC. 1831. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in the preceding section, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved.

1875, ch. 100.
Attachment of
estates of
banks, saving
banks, or trust
companies.

SEC. 1832. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

G. S. 1875, 287.
Apportionment
of salaries of
Bank Commis-
sioners.

[Public Acts of 1893, Senate Bill No. 235.]

CHAPTER CXC.

An Act concerning Expenses of Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

There shall be allowed annually to the two Bank Commissioners, for their necessary expenses while engaged in official duty, the sum of five hundred dollars each, to be apportioned and collected in the same manner as is provided for the apportionment and collection of their salaries in section 1832 of the general statutes.

Expenses of
bank
commissioners.

Approved, June 6, 1893.

CHAPTER CXII.

RECEIVERS OF BANKS, SAVINGS BANKS, AND TRUST COMPANIES.

SECTION.

1833. Receivers of banks and trust companies.
 1834. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.
 1835. Report of receivers and appeal from their doings.
 1836. General duties.
 1837. Claims in favor of the corporation when barred against receivers.
 1838. Powers of a judge of the Supreme Court of Errors.
 1839. Receivers to make sworn statement to Bank Commissioners.
 1840. Penalty for not delivering books, papers, etc., to receivers.
 1841. Receivers to file statements with clerk of Superior Court.

SECTION.

1842. Original orders of courts.
 1843. Reports, orders, and bonds to be kept by clerk.
 1844. Clerk to minute on docket filing of papers, etc.
 1845. Application for order on receivers.
 1846. Foreign attachment.
 1847. Order for final disposition of funds on hand.
 1848. Discharge of receivers.
 1849. Receivers to apply for dissolution of injunctions against them.
 1850. Penalty for neglect; fees and allowance.
 1851. Appropriation of avails of property in receivers' hands.
 1852. Fraudulent payments and conveyances by banks, etc., void.

G. S. 1875, 288.
 1879, ch. 8.
 Receivers of
 banks and trust
 companies.

SEC. 1833. Receivers of any bank or trust company whose capital is impaired, may be appointed by the Superior Court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875, ch. 100.
 Limitation of
 time for pre-
 senting claims
 to receivers of
 banks, savings
 banks, and trust
 companies.

SEC. 1834. The Superior Court, upon appointing receivers of any bank, savings bank, or trust company, shall, in the absence of any statutory provision therefor, limit the time within which all claims against such corporation shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor shall be forever barred.

1875, ch. 100.
 Report of re-
 ceivers, and
 appeal from
 their doings.

SEC. 1835. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part

thereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

SEC. 1836. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands as such receivers, subject to the order of said court, shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; provided, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right

1875, ch. 100.
General duties.

administration and final settlement of such estate according to law.

1875, ch. 100.
Claims when
barred against
receivers.

SEC. 1837. No claim in favor of such corporation not barred by the statute of limitations at the time of serving the citation on said corporation, for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation.

1875, ch. 100.
Powers of a
judge of the
Supreme Court
of Errors.

SEC. 1838. Any judge of the Supreme Court of Errors may exercise all the powers of the Superior Court included in the four preceding sections, whenever the Superior Court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said Superior Court.

1875, ch. 46.
1878, ch. 113.
1879, ch. 8.
1884, ch. 16.
Receivers to
make sworn
statement to
Bank Com-
missioners.

SEC. 1839. The receivers of any savings bank or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the Bank Commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks or cashiers of trust companies are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the Superior Court to allow them for their own services during the time covered by such statement. And said receivers shall, at any time when required, furnish the Bank Commissioners with such information as treasurers of savings banks or cashiers of trust companies are by law required to furnish them. Any receiver or receivers who shall fail to comply with the requirements of this section, shall forfeit to the State the sum of five hundred dollars.

G. S. 1875, 289.
Penalty for not
delivering
books, papers,
etc., to receiv-
ers.

SEC. 1840. Any person who shall willfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or any evidences of title, or debt, or property belonging to such bank, savings bank, or trust company in his possession, or under

his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

SEC. 1841. The receivers of any bank, savings bank, or trust company, shall file with the clerk of the Superior Court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of each and every term and session of that court in said county for the transaction of civil business, a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say:

1. The names and residences, so far as may be known, of all the creditors of such corporation, and the amounts severally due them.

2. A full statement of all the assets of such corporation, with the estimated value of the same at the time of the appointment.

3. A particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash.

4. A like statement of all said assets on hand, with a detailed estimate of the value thereof, and any reason or reasons for delay in converting the same into cash.

5. A statement of all disbursements of money made by them in the discharge of the office of receiver.

6. The amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit.

7. The amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

SEC. 1842. It shall be the duty of every such receiver to lodge with said clerk, immediately after the passage of any order by the court, or any judge, pertaining to his said office, the original of such order.

SEC. 1843. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal

1885, ch. 73.
Receivers to file
statement with
clerk of Super-
ior Court.

1885, ch. 73.
Original orders
of court.

1885, ch. 73.
Reports, orders,
and bonds to be
kept by clerk.

custody, and shall have the custody and care of any bonds given by the receiver or receivers pursuant to the order of said court, or any judge having cognizance of the subject matter.

1885, ch. 73.
Clerk to minute
on docket filing
of papers, etc.

SEC. 1844. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order at length among the records of the court. And for the services required of him by this chapter shall receive the same fees as in other civil causes, to be paid by order of the court out of the trust funds.

1885, ch. 73.
Application for
order on receivers.

SEC. 1845. Any person interested as a creditor of such insolvent corporation may apply, in writing, to said court, at any time when in session, and to any judge of the Supreme Court of Errors when said Superior Court is not in session, for any proper order upon the receiver or receivers, touching the conduct of the trust, upon giving notice by service of a copy on such receiver or receivers at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable, and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1885, ch. 73.
Foreign attachment.

SEC. 1846. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1885, ch. 73.
Order for final
disposition of
funds on hand.

SEC. 1847. Within sixty days after all the assets of such insolvent corporation have been converted into money, said receiver or receivers shall apply to said Superior Court, or to a judge of the Supreme Court of Errors if the Superior Court is not in session, for an order for the final disposition of the funds on hand. Said court or judge shall thereupon fix a time and place of hearing on said application, and order notice thereof by publication in such manner as shall be deemed reasonable. At said hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment, and the time within which the same may be called for. After the expiration of said time it shall be the duty of the receiver or

receivers to deposit with the Treasurer of the State all sums not called for, together with a list of the persons severally found by them entitled thereto. Said sums shall remain in the treasury of the State, subject to the call of the persons severally entitled to the same.

SEC. 1848. After a final disposition of the trust funds as aforesaid, the receiver or receivers, upon their application to said court, and after such public notice as said court may require, may be discharged from further liability under their trust.

1885, ch. 73.
Discharge of receivers.

SEC. 1849. In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall have been or shall be granted, restraining such receiver or receivers from disposing of any of the trust estate, it shall be the duty of such receiver or receivers to apply for the dissolution of said injunction, within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1885, ch. 73.
Receivers to apply for dissolution of injunction against them.

SEC. 1850. Any receiver neglecting to comply with the provisions of sections 1841, 1842, 1847, 1849, or any of them, shall forfeit twenty dollars for each day of such neglect, one half to him who shall sue therefor, and the other half to the State. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: provided, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1885, ch. 73.
Penalty for neglect, fees and allowance.

SEC. 1851. The avails of the property of any bank or trust company in the hands of a receiver or receivers, shall be appropriated ratably to the payment: first of the charges and expenses of settling its concerns; secondly, of the circulating notes if any; thirdly, of all deposits; fourthly, to the repayment of all sums which have been subscribed and paid in for its stock by the State, or school fund; fifthly, to the

1880, ch. 25.
Fees of receivers.

G. S. 1875, 288.
Appropriation of avails of property in receivers' hands.

payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

G. S. 1875, 288.
Fraudulent pay-
ments and con-
veyances by
banks, etc.,
void.

SEC. 1852. All payments and conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by the preceding section, shall be utterly void.

[Public Acts of 1893, Senate Bill No. 197.]

CHAPTER CLXVII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Bank commis-
sioners to
supervise
investment
companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1893, Senate Bill No. 168.]

CHAPTER CLXXXIII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Limitation of
guaranty by
investment
company.

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds se-

cured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company.

SEC. 2. All acts or parts of acts inconsistent herewith are Repealed. hereby repealed.

SEC. 3. This act shall take effect upon its passage.

Immediate effect.

Approved, June 6, 1893.

[General Statutes.]

SEC. 1854. No person shall act in this State as the agent or representative of any such corporation organized under the laws of another State, or sell, offer for sale, or negotiate choses in action owned, issued, negotiated, or guaranteed by it, unless such corporation shall have submitted itself and its financial condition to the examination of the Bank Commissioners, in such manner as to enable them to make such a report thereof as is specified in the preceding section, which report they shall make as often and in the same manner as is required of like corporations in this State.

1887, ch. 135.
Agents of foreign companies.

SEC. 1855. Any person who violates the provisions of the preceding section shall forfeit one thousand dollars to the State, to be collected by the State's Attorney for the county in which such action may properly arise, by an action on this chapter, and it is hereby made the duty of every State's Attorney to bring action for such forfeiture whenever an instance of such violation is reported to him by the Bank Commissioners, and the Bank Commissioners shall so report all such instances as come to their attention.

1887, ch. 135.
Penalty.

SEC. 1856. The Bank Commissioners may make the examinations required by this chapter, either in person or by deputy, and shall have power to appoint to such position of deputy and remove therefrom at pleasure a resident of this State, and as compensation for such examinations may collect from the companies so examined all actual expenses and such further sum as may be determined by the Comptroller to be reasonable and just.

1887, ch. 135.
Bank Commissioners may examine by deputy.

SEC. 1857. The Bank Commissioners may accept, in lieu of an examination by themselves or their deputy, the certificate of any State officer having supervision of such compa-

1887, ch. 135.
May accept certificates of officers of other States.

nies, that examinations have been made in their respective States, provided such certificate is accompanied by a sworn report showing the financial condition of any such company; such report to comply in all respects with the provisions of this chapter.

[Public Acts of 1889, Substitute for House Bill No. 151.]

CHAPTER CCXLVIII.

Shares of capital stock, how set in list.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors.

Definition.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

Choses in action taxable in accordance with law when issued.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action to be negotiated only by authorized agent.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in this

State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by the provisions of this act.

Duration of
certificates.

Bond of corpora-
tion.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in

Return of corpo-
ration.

Corporation
may pay one
per cent. in lieu
of all other
taxes.

this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

Who is an
investment
broker.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Investment
broker must
have certificate
of authority
from State
Treasurer.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

Penalty for
violation of this
act.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment.

SEC. 13. It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 ." Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies; but it

shall not be necessary for said companies, or any of them, to accept said amendment.

Approved, June 22, 1889.

[Public Acts of 1893, House Bill No. 261.]

CHAPTER CLX.

An Act concerning Taxation of Joint Stock Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Taxation of
joint stock
investment
companies.

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Approved, May 26, 1893.

[Public Acts of 1893, Senate Bill No. 238.]

CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Return by
investment
broker.

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such

broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon endorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax

Payment of taxes
by owner on
chose in
action.

of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the state for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this state for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

Duty of board
of equalization.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Approved, June 14, 1893.

TITLE XXV.

BILLS OF EXCHANGE AND PROMISSORY NOTES.

CHAPTER CXIV.

SECTION.

1858. Negotiable notes.
 1859. Demand notes when overdue.
 1860. Contract of indorsement in blank.
 1861. Grace.
 1862. Notes due on holidays.
 1863. Protest, notice of, how given.

SECTION.

1864. Rule of damages on protest of bill of exchange without this State.
 1865. Notes in payment for patented articles, to so state.
 1866. Penalty for violation of preceding section.

SEC. 1858. Promissory notes for the payment of money only, payable to any person, or his order, or to the bearer, shall be negotiable.

9 Conn., 94. 10 Conn., 308. 16 Conn., 234, 445. 17 Conn., 511. 18 Conn., 449. 19 Conn., 17.
 22 Conn., 213, 617. 24 Conn., 333. 26 Conn., 1. 29 Conn., 347. 31 Conn., 296, 543.

SEC. 1859. Any negotiable promissory note, payable on demand, which remains unpaid four months from its date, shall be considered overdue and dishonored after that time.

SEC. 1860. The blank indorsement of a negotiable or a non-negotiable note, by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

SEC. 1861. No days of grace shall be allowed on any promissory note, bill of exchange, or order, payable in this State, at sight or on demand, or upon any bank check, unless expressly provided for therein.

SEC. 1862. The first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next following such day, and any day appointed or recommended by the Governor of this State or the President of the United States as a day of thanksgiving, fasting, or any religious observance shall, for all purposes regarding the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor of bills of exchange, bank checks, and promissory notes, be treated as public holidays, and all such

G. S. 1875, 343,
 § 1.
 Negotiable notes.

2 Root, 524.
 1 Conn., 494.
 2 Conn., 126,
 419, 654, 478.
 3 Conn., 101,
 516.

G. S. 1875, 343,
 § 2.
 Demand notes, when overdue.
 31 Conn., 273.
 36 Conn., 6.
 44 Conn., 300.

1884, ch. 83.
 Contract of indorser in blank of negotiable or non-negotiable notes.

G. S. 1875, 344,
 § 3.
 Grace.
 2 Conn., 478.
 8 Conn., 505.
 31 Conn., 266.

1875, ch. 21.
 Notes due on holidays, etc.
 31 Conn., 264.

checks, bills, and notes, otherwise presentable for acceptance or payment on any of said days shall be deemed to be presentable therefor on the secular or business day next preceding such holiday, and in case, by reason of a public holiday falling upon Sunday, the following Monday is deemed such holiday, as hereinbefore provided, the same shall be presentable on the Saturday preceding.

G. S. 1875, 344,
§ 6.
Protest, notice
of, how given.

SEC. 1863. It shall be due notice of the dishonor of any negotiable note, bill, draft, or check, to any party thereto, if the holder or his agent shall in due time deposit a notice of such dishonor in the post-office, with the postage prepaid, addressed to such party at the town in which he may reside, unless some other place be designated for such purpose on such note, bill, draft, or check.

G. S. 1875, 344,
§ 7.
Rule of damages
on protest of
bill of exchange
without this
State.
2 Root, 405.
19 Conn., 141.

SEC. 1864. When any bill of exchange, drawn or negotiated in this State upon any person in any other State, Territory, or District of the United States, shall be returned unpaid, and have been duly protested for non-payment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages, from the time at which notice of such protest shall have been given, and payment of said principal sum and damages demanded; that is to say, if such bill shall have been drawn upon any person in the city of New York, in the State of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the States of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York [except the city of New York], New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in the District of Columbia, three per cent. upon such principal sums, if upon any persons in the States of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum, or if upon any person in any other State, Territory, or District of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other

charges, to the time at which the notice of such protest shall have been given, and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

SEC. 1865. When any person shall vend or sell any patent or patented article, or pretended patent or patented article in this State, to any other person, and shall take and receive from such other person any note, negotiable or non-negotiable, said note shall express in the body thereof that the consideration therefor is a patent or patented article, and name the patent or patented article for which said note was executed.

1877, ch. 148.
Notes in pay-
ment for patent-
ed articles, to so
state.

SEC. 1866. Any person who shall violate any of the provisions of the preceding section shall be imprisoned in the State prison not more than five years, or in the common jail not less than six months; and if any person shall take, receive, or negotiate any note executed according to the provisions of the preceding section, he shall be deemed in law to have received the same under suspicious circumstances, and liable to all equities in favor of the maker or makers thereof.

1877, ch. 148.
Penalty for vio-
lation of preced-
ing section.

[Public Acts of 1893, House Bill No. 245.]

CHAPTER XCV.

An Act concerning Bills of Exchange.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No person shall be charged as an acceptor of a bill of exchange unless his acceptance shall be in writing, signed by himself or his lawful agent.

Acceptance of
bill of exchange
to be in writing.

SEC. 2. An unconditional promise in writing to accept a bill shall be deemed an acceptance in favor of any person who, upon the faith of such written promise, shall have taken the bill for a valuable consideration.

What writing
to be deemed an
acceptance.

Approved, May 5, 1893.

[*Extracts from Chapter CXIX.*]

PRIVATE CORPORATIONS.

GENERAL PROVISIONS.

SECTION.	SECTION.
1909. Charters subject to alteration and repeal.	1919. Special meeting, how called, upon failure to hold annual meeting.
1910. Corporations must organize within two years after approval of charter	1922. Regulating of directorship of different corporations.
1911. Amendment to charter how accepted.	1924. Stock, how pledged.
1917. Regulation of investments.	1927. Proxies.
	1941. Banks, etc., not to change location without authority.

G. S. 1875, 278, § 3.
Charters granted subject to alteration and repeal.

4 Day, 198.

5 Day, 329.

2 Conn., 252, 260, 579.

3 Conn., 544, 52.

4 Conn., 54.

5 Conn., 560,

246, 28.

6 Conn., 428,

552.

7 Conn., 214.

8 Conn., 191.

9 Conn., 536,

487.

1884, ch. 63.
Corporations must organize within two years after approval of charter.

G. S. 1875, 278, § 4.
Amendment to charter, how accepted.
29 Conn., 174.

SEC. 1909. All acts creating or authorizing the organization of corporations, or altering the charters of corporations previously existing, which have been or shall be passed by the General Assembly, and the charters of all corporations heretofore granted, and under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the General Assembly unless otherwise expressly provided in such acts.

10 Conn., 157, 409. 12 Conn., 499, 530, 7, 361. 13 Conn., 173, 493, 110, 249. 14 Conn., 437, 594, 174, 146. 15 Conn., 327, 312, 437, 475. 16 Conn., 98, 149, 593, 179. 17 Conn., 40, 454. 18 Conn., 53. 20 Conn., 200, 178. 21 Conn., 444. 22 Conn., 552, 502, 394, 435, 74, 133, 196, 575, 535. 24 Conn., 468. 26 Conn., 287. 27 Conn., 171, 142. 28 Conn., 289. 30 Conn., 94.

SEC. 1910. The charter of any private corporation hereafter granted, shall be and become void, unless said corporation shall be organized, and a certificate of such organization sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the Secretary of the State within two years from the date of the approval of its charter.

SEC. 1911. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of said corporation, legally warned for that purpose, nor unless an attested copy of said acceptance shall be lodged on file in the office of the Secretary of the State, to be recorded by him in a book kept for that purpose; and such acceptance shall operate to make the original charter, and

all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the General Assembly.

SEC. 1917. Whenever the board of directors of any corporation organized under the laws of this State for the purpose of lending money on real estate security, and issuing, negotiating, guarantying, and dealing in bonds and mortgage securities, shall have voted that said corporation shall never issue and have outstanding at any one time bonds exceeding a certain amount specified in such vote, and said vote shall be ratified and approved by said corporation at a meeting of the stockholders, a copy of such votes of the directors and of the corporation, certified by its secretary and attested by the president and a majority of the directors, may be filed for record in the office of the Secretary of the State, and thereupon said votes shall be effectual to bind said corporation, and shall operate as a perpetual limitation of its corporate powers.

SEC. 1919. Whenever any corporation, public or private, except corporations having a capital stock, or associated proprietors of common fields, or whenever any association organized under the laws of this State shall have failed to hold their annual meeting, or to legally elect officers thereat, and no provision shall be contained in its charter, articles of association, or by-laws, or provided by law for such contingency, a special meeting for that purpose may be called by the persons whose duty it is to call the annual meeting, and shall be called by such persons whenever requested so to do by not less than ten, or a majority of the members of such corporation, or association, in writing, and such notice shall be given of such special meeting as is required in calling an annual meeting, and at such meeting the necessary officers may be elected.

SEC. 1922. Any one of the directors or executive officers of any corporation, incorporated by the laws of this State, owning stock in any of the banks or other corporations of the State, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as direc-

1876, ch. 13.
Regulation of
investments.

1877, ch. 56.
Special meeting
how called,
upon failure to
hold annual
meeting.

1876, ch. 65.
Resolution of
directorships
of different
corporations.

tor of such bank or other corporation; provided that not more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

G. S. 1875, 279,
§ 9.
Stock how
pledged.
45 Conn., 22.
53 Conn., 390.

SEC. 1924. Shares of stock in any corporation organized in this State under the laws of this State, or of the United States, may be pledged by executing and delivering a power of attorney for its transfer, with the certificate of stock therein mentioned, to the party to whom the pledge is made; but no such pledge, unless consummated by an actual transfer of the stock to the name of such party, shall be effectual to hold such stock against any person but the pledger, and his executors and administrators, until a copy of said power of attorney shall be filed with the cashier, treasurer, or secretary of said corporation.

G. S. 1875, 279,
§ 11.
Proxies.

SEC. 1927. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

G. S. 1875, 280,
§ 21.
Banks, etc., not
to change loca-
tion without
authority.

SEC. 1941. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

[*Extracts from Chapter CCXLI.*]

ASSESSMENT OF TAXES.

SECTION.

3837. Returns by cashiers to assessors.
3838. Returns of property held in pledge.
3839. Penalty for evasive transfer of stock.

SECTION.

3840. Penalty if stockholder gives untrue residence.

[Public Acts of 1889, House Bill No. 209.]

CHAPTER LXIII.

An Act relating to the Taxation of Bank and other Stocks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Capital stock of
corporations
where assessed
for taxation.

SECTION 1. Section 3836 of the general statutes is hereby amended to read as follows:

Shares of the capital stock of any bank, national banking

association, trust, insurance, turnpike, bridge, or plank road company, owned by any resident of this State, shall be set in his list at its market value, in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock in its returns to the assessors.

SEC. 2. This act shall take effect from its passage.

Approved, March 29, 1889.

[General Statutes.]

SEC. 3837. The cashiers or secretaries of all corporations, G. S. 1875, 157, § 21. Returns to assessors of names of stockholders, and value of stock. whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a letter into the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

SEC. 3838. The cashier of each bank and national banking G. S. 1775, 157, § 22. Returns of property held in pledge. association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein, who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

G. S. 1875, 157,
§ 23.
Penalty for
evasive transfer
of stock.

SEC. 3839. The owner of any share of the capital stock of any corporation, who shall transfer such share to another, with the intent of evading the provisions of this title, shall forfeit to the town in which he resides one per cent. of the value of the stock so transferred.

G. S. 1875, 157,
§ 24.
Penalty if
stockholder
give untrue
residence.

SEC. 3840. When any owner or holder of any stock in any corporation, liable to taxation, shall represent, or cause to be represented, to its cashier or secretary that he is a resident of any other town than that in which he actually resides, and thereby causes said cashier or secretary to give information, as aforesaid, to the assessors of such other town, such assessors shall return the same to the Comptroller within thirty days thereafter, and shall certify in such return that no such person is known to reside in said town; and the Comptroller shall thereupon notify said cashier or secretary of the information given to him by said assessors; and such stockholder shall forfeit to the State one per cent. of the value of such stock; and said cashier or secretary shall thereupon pay said forfeiture to the Treasurer; and such corporation shall have a lien upon such stock for the amount so paid.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

3916. Stock of non-residents in other corporations, how taxed.

3917. Corporations to have a lien for tax paid on stock of non-residents.

3918. Returns by and tax on savings banks.

SECTION.

3930. Meetings of Board of Equalization; to correct returns, etc.

3932. Penalty for failure to make returns.

G. S. 1875, 167,
§ 2.
Stock of non-residents in certain other corporations, how taxed.

SEC. 3916. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of

this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

[Public Acts of 1893, House Bill No. 255.]

CHAPTER CLXXXIX.

Concerning Taxation of Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Approved, June 6, 1893.

[General Statutes.]

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said

stock
investment
company, when
not taxed.

G. S. 1875, 168,
§ 3.
Corporations to
have a lien for
tax paid on
stock of non-
residents.

1878, ch. 64.
Returns by and
tax on savings
banks.
37 Conn., 173.
48 Conn., 44.

tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said savings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

G. S. 1875, 169,
§ 11.
1887, ch. 117,
§ 3, 4.
Meetings of
Board of
Equalization.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall; at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

Board of Equalization shall correct statements.

G. S. 1875, 169,
§ 12.
Penalty for
failure to make
returns.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

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REPORT
OF THE
BANK COMMISSIONERS

OF THE
State of Connecticut

TO
THE GOVERNOR
ON
FOREIGN MORTGAGE AND INVESTMENT
COMPANIES;

ALSO
BUILDING AND LOAN ASSOCIATIONS,
That have been examined by the Commissioners.

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BANK COMMISSIONERS.

EDWIN A. BUCK, Willimantic.

EDWARD R. DOYLE, Hartford.

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State of Connecticut.

OFFICE OF THE BANK COMMISSIONERS,
HARTFORD, March 1, 1895.

To His Excellency, O. VINCENT COFFIN, Governor :

In accordance with an Act of the Legislature of 1892-3, requiring the Bank Commissioners to make a separate annual report of these Corporations, the following is respectfully submitted.

SECOND SEPARATE
ANNUAL REPORT
OF
FOREIGN MORTGAGE AND INVESTMENT
COMPANIES

Chartered by the State of Connecticut,

AND
FOREIGN MORTGAGE AND INVESTMENT
COMPANIES

Chartered by other States but doing business in this State.

ALSO
BUILDING AND LOAN ASSOCIATIONS
Of other States

THAT HAVE BEEN EXAMINED BY THE BANK COMMISSIONERS AND THAT
HAVE AND DESIRE BUSINESS IN THIS STATE.

FOREIGN MORTGAGE AND INVESTMENT COMPANIES

CHARTERED BY THE STATE OF CONNECTICUT.

THE EASTERN BANKING COMPANY, HARTFORD,

BOSTON, MASS.

STATEMENT, SEPTEMBER 29, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$3,341.67
Loans secured by second liens on real estate,	28,197.76
Loans on collateral security,	5,808.74
Stocks and bonds,	71,321.94
Other real estate purchased,	24,785.98
Real estate acquired by foreclosure,	9,440.54
Expenses on account of foreclosure,	1,114.14
Other premiums paid,	350,000.00
Current expenses,	8,799.52
Other past due interest remitted for, but not paid to us,	1,723.74
Due from branch offices and agents,	55.40
Due from sundry persons,	16,401.17
Due from banks and bankers,	4,558.47
Accrued interest on loans owned by the company,	58.14
Cash,	270.38
Land sale contracts,	2,977.60
Profit and loss,	15,034.55
Total,	\$543,889.74

LIABILITIES.

Capital stock paid in, preferred,	\$155,100.00
" " common,	350,000.00
Bills payable,	34,000.00
Other deposits,	4,770.67
Due to branch offices and agents,	19.07
Total,	\$543,889.74

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
200 shares American Lead Co.,	100.00	2,000.00	No. recent
50 " Dearborn Mtge. Co., preferred,	100.00	5,000.00	sales.
40 " Kinetic Power Co.,	100.00	1,000.00	"
1,000 " Swinerton Wheel Co.,	10.00	200.00	"
500 " Western Security Co.,	100.00	50,000.00	"
\$5,000 Decatur Water Co.,		1,800.00	"
3,000 Moosehead Pulp and Paper Co.,		2,400.00	"
7,000 New Eng. Mtge. Sec'y Co.,		5,821.94	"
4,000 Scioto Water Co.,		1,400.00	"
2,000 Western Security Co.,		1,700.00	"

THE EASTERN BANKING COMPANY, HARTFORD,— CONTINUED.

Trustees for debentures (if more than one class, state series certified to by each), none.

When organized, November, 1887. Under what State laws, Connecticut.

Authorized capital, \$700,000.

Amount of capital subscribed, \$700,000.

Liability of stockholders beyond capital paid in, \$194,900.

What part of the capital stock paid in cash, \$155,100.

How much if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 7 per cent. per annum to July, 1890, none since.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not regularly, but occasionally.

Total amount loaned to date, \$425,197.

Total amounts of loans paid, \$159,466.04.

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, 0.} \\ \text{Unguaranteed, \$265,730.96.} \end{array} \right.$

Total amount in process of foreclosure, \$16,118.67.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are made, North and South Dakota, Kansas, Minnesota, Nebraska, Washington.

OFFICERS.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS.—Francis A. Osborn, Lysson Gordon, George B. Upham.

STATE OF MASSACHUSETTS, $\left. \begin{array}{l} \\ \text{COUNTY OF SUFFOLK,} \end{array} \right\} \text{ss.}$

I, Lysson Gordon, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me this twelfth day of October, 1894.

WALTER L. BOUVÉ,
Notary Public.

THE LOAN AND GUARANTEE COMPANY OF CONN.,
HARTFORD.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$309,045.00
Loans secured by second liens on real estate,	234.00
Loans on collateral security,	1,035.60
Loans on personal security,	8,329.16
Tax sale certificates,	7,577.11
Real estate acquired by foreclosure,	30,717.27
Expenses on account of foreclosure,	1,212.95
Furniture and fixtures,	600.00
Current expenses,	2,855.48
Other past due interest remitted for, but not paid to us,	7,821.99
Due from branch offices and agents,	392.00
Due from sundry persons,	3,298.21
Due from banks and bankers,	480.87
Accrued interest on loans owned by the company,	33,487.51
Cash,	259.79
Total,	<u>\$407,346.94</u>

LIABILITIES.

Capital stock paid in,	\$100,000.00
Undivided profits,	659.94
Bills payable,	43,905.00
Debenture bonds outstanding,	250,900.00
Loans paid, but not remitted for,	5,250.00
Deposits awaiting investment,	6,632.00
Total,	<u>\$407,346.94</u>

THE LOAN AND GUARANTEE COMPANY OF CONN.—

CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeem- able.	1st Mortgage Loans.	Cash.	Security.	Debentures.
J	6	Oct. 1, 1889,	Oct. 1, 1894,	Oct. 1, 1894,	\$26,860.00	.....	\$26,860.00	\$24,800.00
K	6	Mch. 1, 1890,	April 1, 1895,	April 1, 1895,	27,500.00	.....	27,500.00	25,000.00
L	6	Jan. 1, 1891,	Jan. 1, 1896,	Jan. 1, 1896,	25,995.00	\$100.00	26,095.00	25,000.00
M	6	Mch. 1, 1891,	Mch. 1, 1896,	Mch. 1, 1896,	27,500.00	.....	27,500.00	25,000.00
N	6	Aug. 1, 1891,	Aug. 1, 1896,	Aug. 1, 1896,	27,250.00	250.00	27,500.00	25,000.00
O	6	Jan. 1, 1892,	Jan. 1, 1897,	Jan. 1, 1897,	27,000.00	.....	27,000.00	25,000.00
P	6	Mch. 1, 1892,	Mch. 1, 1897,	Mch. 1, 1897,	53,390.00	.....	53,390.00	50,000.00
Q	6	Dec. 1, 1892,	Dec. 1, 1897,	Dec. 1, 1897,	23,125.00	.....	23,125.00	21,000.00
R	6	Jan. 2, 1893,	Jan. 1, 1898,	Jan. 1, 1898,	27,475.00	.....	27,475.00	25,000.00
S	6	Oct. 2, 1893,	Oct. 1, 1898,	Oct. 1, 1898,	7,250.00	.....	7,250.00	6,600.00
Tot.	.....	.....	.....	.....	\$273,345.00	\$350.00	\$273,695.00	\$252,400.00

Total amount of Debentures certified, \$252,400.00
Less amount on hand and with agents, 1,500.00

Total liability for Debenture Bonds, as per statement, . . . \$250,900.00

Trustees for Debenture, Connecticut Trust and Safe Deposit Company.

When organized, October 26, 1885. Under what State laws, Connecticut.

Authorized capital, \$500,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 6, 8, and 4 per cent.

THE LOAN AND GUARANTEE COMPANY OF CONN.—
CONTINUED.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$1,061,367.

Total amounts of loans paid, \$343,260.

Total amount of loans unpaid and outstanding, { Guaranteed, \$5,800.
Unguaranteed, \$712,307.

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made: Iowa, Nebraska, North and South Dakota, Minnesota, and Kansas.

WILLIAM L. MATSON, President and Treasurer.

C. C. KIMBALL, }
F. I. FOSS, } Vice-Presidents.
F. R. FOSTER, }

FRANK E. JOHNSON, Secretary.

DIRECTORS.—Leverett Brainard, H. A. Botsford, F. I. Foss, C. C. Kimball, F. R. Foster, W. L. Matson, John G. Root.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

I, Frank E. Johnson, secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

FRANK E. JOHNSON,
Secretary.

Subscribed and sworn to before me this 12th day of October, 1894.

LOUIS A. TRACY,
Notary Public.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$8,351,814.43
Loans secured by second liens on real estate,	6,749.30
Loans on collateral security,	600.00
Loans on personal security,	2,500.00
Stocks,	42,100.00
Office building and safe deposit,	20,000.00
Real estate acquired by foreclosure, }	
Expenses on account of foreclosure, }	9,993.23
Remittances for interest matured within 60 days,	880.70
Past-due loans remitted for, but not paid to us,	7,050.00
Due from branch offices and agents,	8,252.69
Due from sundry persons,	165.12
Due from banks and bankers,	185,861.86
Accrued and due interest on loans owned by the company,	342,604.91
Cash in drawer,	1,352.86
Topographical Records,	14,000.00
Total,	\$8,993,915.10

LIABILITIES.

Capital stock paid in,	\$602,200.00
Surplus fund,	150,000.00
Undivided profits,	24,623.28
Debenture bonds outstanding,	7,808,583.32
Loans paid, but not remitted for,	3,900.14
Accrued interest on debenture bond,	143,403.51
Certificates of deposits bearing interest,	4,900.00
Other deposits,	60,661.71
Due to branch offices and agents, etc.,	643.14
Due to banks and bankers,	195,000.00
Total,	\$8,993,915.10

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
169 Shares Farm Investment Co. Stock, . \$	8,450.00	8,450.00	.....
165 " Conn. " " " .	8,250.00	8,250.00	.....
171 " Union " " " .	8,550.00	8,550.00	.....
164 " Central " " " .	8,200.00	8,200.00	.....
173 " Farm Land " " .	8,650.00	8,650.00	.....

THE MIDDLESEX BANKING COMPANY.—CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Amount of Security.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
6 to 23	6	....	1894-6	....	\$1,035,499.10	\$992,000.00
25	6	....	1896	....	25,297.12	25,000.00
27	6	....	1896	....	26,870.00	25,000.00
A1 to A37	6	....	1900 to 1901	....	1,820,664.15	1,783,350.00
24	6	....	1899	....	25,514.60	25,000.00
26	6	....	1899	....	101,259.99	99,000.00
28 to 85	6	....	1899 to 1900	....	4,502,730.62	4,385,550.00
AA	5	....	1895	....	25,507.25	24,333.50
BB	5	....	1896	....	25,419.05	23,360.16
CC	5	....	1894-7	....	25,127.75	22,873.49
DD	5	....	1895-7	....	16,923.32	16,060.11
T	4 $\frac{1}{2}$	....	1896	....	75,905.60	73,000.50
U	4 $\frac{1}{2}$	....	1896	....	50,013.03	48,667.00
V	4 $\frac{1}{2}$	....	1896-7	....	25,185.00	24,333.50
W	4 $\frac{1}{2}$	....	1897	....	26,173.00	24,335.00
X	4 $\frac{1}{2}$	....	1897	....	26,315.50	24,333.50
Y	4 $\frac{1}{2}$	....	1897	....	26,255.94	24,333.50
Z	4 $\frac{1}{2}$	....	1897	....	27,331.59	25,306.84
o1	5	....	1895-7	....	22,004.20	21,170.15
o2	5	....	1898	....	8,365.67	7,786.72
B1	4 $\frac{1}{2}$	....	1897	....	10,543.28	9,733.40
C1	4 $\frac{1}{2}$	....	1897-8	....	25,235.30	24,333.50
C2	4 $\frac{1}{2}$	....	1898	....	25,507.54	24,333.50
C3	4 $\frac{1}{2}$	....	1898	....	23,062.47	22,143.49
C4	4 $\frac{1}{2}$	....	1898	....	11,712.50	8,030.05
C5	4 $\frac{1}{2}$	....	1899	....	2,576.50	2,433.35
Total,					\$8,017,000.07	\$7,785,799.76

Unsecured debentures,		\$31,876.89
Total amount of debentures certified,		7,785,799.76
		\$7,817,676.65
Less amount on hand and with agents,		9,093.33
Total liability for debenture bonds, as per statement,		\$7,808,583.32

Trustees for Debentures (if more than one class, state series certified to by each),
 Security Company, Hartford, Conn., Series 8 to 23, 25, 27, A1 to A37.
 Union Trust Company, New York, N. Y., Series 24, 26, 28, 29 to 85.
 " " " Sterling Series, AA, BB, CC, DD, o1, o2, T, U,
 V, W, X, Y, Z, B1, C1, C2, C3, C4, C5.

When organized, November 5, 1875. Under what State laws, Connecticut.

Authorized capital, \$1,000,000.00.

Amount of capital subscribed, \$662,861.71.

THE MIDDLESEX BANKING COMPANY.—CONTINUED.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$602,200.00.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividend for past five years, 8 per cent. to April 1, 1891, and 6 per cent. to January 1, 1893, and 7 per cent. since.

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.

Total amount loaned to date, \$12,806,629.47.

Total amounts of loans paid, \$5,304,645.96.

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, } \$60,995.00. \\ \text{Unguaranteed, none.} \end{array} \right.$

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Middletown, Conn.

State the sections of country in which loans are made, Arkansas, Louisiana, Texas, Mississippi, Utah, Colorado, Wisconsin, Minnesota, North Dakota, South Dakota, Idaho.

OFFICERS.

ROBERT N. JACKSON, President.

MERRICK E. VINTON, 1st Vice-President.

CHAS. E. JACKSON, 2d Vice-President.

D. T. HAINES, Secretary.

E. A. GLADWIN, Assistant Secretary.

TRUSTEES.—Thos. G. Carson, Russel Frisbie, R. N. Jackson, M. E. Vinton, C. E. Jackson, E. H. Nash, E. A. Gladwin, N. R. Mitchell, J. M. Douglas.

STATE OF CONNECTICUT, $\left\{ \begin{array}{l} \\ \end{array} \right.$ ss.
COUNTY OF MIDDLESEX, $\left\{ \begin{array}{l} \\ \end{array} \right.$

I, D. T. Haines, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

D. T. HAINES,
Secretary.

Subscribed and sworn to before me this twelfth day of October, 1894.

E. A. GLADWIN,
Notary Public.

UNION TRUST COMPANY, NEW YORK, Nov. 1, 1894.

EDWIN A. BUCK, Esq.,
Willimantic, Conn.

DEAR SIR,—At the request of The Middlesex Banking Company, we certify that at the close of business September 30, 1894, we held collateral which at face value is sufficient to cover debenture bonds of said company in the several series of which we are trustee.

Very respectfully,

UNION TRUST COMPANY OF NEW YORK,
By A. RAWLINGS, *Agent.*

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 29, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$2,382,092.52
Loans on collateral security,	10,350.00
Loans on personal security,	73.85
Bonds,	40,171.25
Real estate acquired by foreclosure,	847,248.45
Including tax sale certificates and expenses on account of fore- closure,	19,043.48
Due from sundry persons,	12,092.09
Due from banks and bankers,	29,347.83
Cash,	153.21
Total,	\$3,340,572.68

LIABILITIES.

Capital stock paid in,	\$1,000,000.00
Undivided profits,	45,427.95
Debenture bonds outstanding,	2,268,000.00
Due to bank and bankers and sundry persons,	208.96
Coupon interest due and unpaid on debenture bonds,	14,247.50
Deferred commission account,	11,462.94
Waiting distribution,	1,225.33
Total,	\$3,340,572.68

STATEMENT OF DEBENTURE BONDS COUNTERSIGNED BY
DIRECTORS.

Series.	Rate per cent.	YEAR WHEN.			Amount of Debentures.
		Dated.	Due.	Redeemable.	
F	5	July 1, 1882	July 1, 1902	Not.	\$500,000.00
H	5	April 1, 1886	April 1, 1896	"	500,000.00
I	5	Oct. 1, 1886	Oct. 1, 1896	"	500,000.00
J	5	July 1, 1887	July 1, 1897	"	300,000.00
K	5	Jan. 1, 1888	Jan. 1, 1898	"	250,000.00
L	6	July 1, 1890	July 1, 1895	"	500,000.00
Total,	.....	.....	.....	.....	\$2,550,000.00

THE NEW ENGLAND MORTGAGE SECURITY COMPANY, — CONTINUED.

Total amount of debentures countersigned, \$2,550,000.

Less amount on hand, \$195,000. Bought and canceled, \$87,000.

Total liability for Debenture Bonds, as per statement, \$2,268,000.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
The New Eng. Mtge. Sec'y Co., Series F, . \$	22,000.00	18,987.50	.....
“ “ “ “ H, .	12,000.00	11,056.25	.....
“ “ “ “ I, .	3,000.00	2,702.50	.....
“ “ “ “ J, .	4,000.00	3,640.00	.....
“ “ “ “ K, .	2,000.00	1,800.00	.....
“ “ “ “ L, .	2,000.00	1,985.00	.....

Trustees for debentures (if more than one class, state series certified to by each),
none.

When organized, 1875. Under what State laws, Connecticut.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$1,000,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$1,000,000.

How much, if any, of the stock owned by its officers is pledged to the company
as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 6 per cent. for four years, 5 per cent. for
the last year.

Do you cause a personal examination of offered security to be made by salaried
employees of the company?

Total amount loaned to date, \$12,596,636.71.

Total amounts of loans paid, \$8,573,842.55.

Total amount of loans unpaid } Guaranteed, none.
and outstanding, } Unguaranteed, \$2,382,092.52 owned by company.

Total amount in process of foreclosure.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are located. In Minnesota, North
and South Dakota, Nebraska, Kansas, Iowa, Idaho, Montana, Washington,
Oregon, Texas, Louisiana, Arkansas, Mississippi, Alabama, Georgia, and
South Carolina.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,
— CONTINUED.

OFFICERS.

JOHN F. F. BREWSTER, President.

JOHN P. R. SHERMAN, Treasurer.

C. A. POTTER, Secretary and Assistant Treasurer.

VICE-PRESIDENTS. — Thomas Wigglesworth, Oliver Ames, Francis H. Appleton, James F. Hunnewell, N. H. Emmons.

DIRECTORS. — Henry Saltonstall, Austin Corbin, George Wigglesworth, Joseph L. Keith, George H. Davenport, J. F. F. Brewster.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, John P. R. Sherman, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

JOHN P. R. SHERMAN,
Treasurer.

Subscribed and sworn to before me this eleventh day of October, 1894.

ARTHUR P. FISKE,
Notary Public.

THE WESTERN LAND COMPANY,

BROOKLYN, CONN.

BOSTON, MASS.

STATEMENT, SEPTEMBER 29, 1894.

ASSETS.

Loans on personal security,	\$69,900.00
Stocks and bonds,	30,100.00
Expenses on account of foreclosure,	158.33
Current expenses,	583.48
Profit and loss,	407.26
Total,	<u>\$101,149.07</u>

LIABILITIES.

Capital stock paid in,	\$100,000.00
Due to banks and bankers,	1,149.07
Total,	<u>\$101,149.07</u>

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
301 shares Eastern Banking Co., preferred, . \$	100.00	30,100.00	No recent sales.

Trustees for debentures, none.

When organized, 1876. Under what State laws, Connecticut.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, \$69,900.

Rates of dividends for past five years, 7 per cent. per annum for one year; none for four years.

Do you cause a personal examination of offered security to be made by salaried employes of the company? No.

Total amount loaned to date, \$40,547.

Total amounts of loans paid, \$40,547.

Total amount of loans unpaid and outstanding, { Guaranteed, \$0.
Unguaranteed, \$0.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? Yes.

THE WESTERN LAND COMPANY. — CONTINUED.

Principal place of business, Boston, Mass.

State the sections of country in which loans are made, none.

OFFICERS.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS. — Francis A. Osborn, Lysson Gordon, Sidney Chase.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK, }

I, Lysson Gordon, treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON,
Treasurer.

Subscribed and sworn to before me, this 12th day of October, 1894.

[SEAL]

WALTER L. BOUVÉ,
Notary Public.

THE WESTERN SECURITY COMPANY,

BROOKLYN, CONN.

BOSTON, MASS.

STATEMENT, SEPTEMBER 29, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$129,078.92
Loans on collateral security,	973.24
Tax sale certificates,	32,611.62
Other real estate purchased,	9,453.01
Real estate acquired by foreclosure,	103,635.68
Expenses on account of foreclosure,	13,171.11
Current expenses,	594.32
Due from branch offices and agents,	29.25
Accrued interest on loans owned by the company,	11,098.01
Accrued interest on tax sale certificates,	19,150.70
Advances on account of tax deeds,	1,644.06
Land sale contracts,	8,246.06
Profit and loss,	14,370.33
Total,	<u>\$344,056.31</u>

LIABILITIES.

Capital stock paid in,	\$100,000.00
Bills payable,	33,053.04
Bonds outstanding,	198,485.00
Accrued interest on bonds,	8,383.34
Due to branch offices and agents,	80.73
Due to banks and bankers,	3,856.70
Bond coupons unpaid,	30.00
Sale commission,	167.50
Total,	<u>\$344,056.31</u>

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage Loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	Oct. 1, 1887	Oct. 1, 1895	after 5 years	.....		\$74,000
B,	6	Oct. 1, 1889	Oct. 1, 1895	after 5 years	.....		17,000
	6	May, 1886	In 6 years	after 5 years	\$107,485	\$108,175 73	107,485
Total,	..	....	....	.....	\$107,485	\$108,175.73	\$198,485

Total liability for debenture bonds, as per statement, \$198,485.

THE WESTERN SECURITY COMPANY. — CONTINUED.

NOTE. — The series "A" and "B" bonds are plain debenture bonds, without specific security, but hold the unpledged property of the company.

The \$107,485 bonds are secured in each case by a deposit with the holder of the bond of a first mortgage, equal at least to the face value of the bond, thus making each bondholder his own trustee.

Trustees for debentures, none.

When organized, 1874. Under what State laws, Connecticut.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rate of dividends for past five years, 7 per cent. per annum for one year; none for four years.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not regularly, but occasionally.

Total amount loaned to date, \$493,581.00.

Total amounts of loans paid, \$267,116.08.

Total amount of loans unpaid and outstanding, { Guaranteed, \$108,175.73.
Unguaranteed, \$118,289.19.

Total amount in process of foreclosure, \$15,891.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are made: Kansas, Minnesota, Nebraska, Washington.

OFFICERS.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS. — Francis A. Osborn, Lysson Gordon, George H. Dart.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 12th day of October, 1894.

[SEAL]

WALTER L. BOUVÉ,
Notary Public.

FOREIGN MORTGAGE AND INVESTMENT COMPANIES

CHARTERED BY OTHER STATES

But doing business in this State.

FOREIGN INVESTMENT COMPANIES.

The origin of these companies and their business of loaning money upon real estate in the West can usually be traced to individual effort. Men of means commenced in a small way in various localities, loaning only upon first-class security and at high rates of interest; but the rapid increase of population created a constantly increasing demand for money and private capital soon became insufficient for the requirements of the people.

The first settlers of our new country were not generally of the wealthy class, but were those who sought to improve their condition in life either by purchase of the cheap lands of the government or the location of bounty land warrants or by homestead settlement. Many of these pioneers would perhaps acquire a title to their land and possibly have funds sufficient to build a cheap house upon it, but would be entirely without money for the purchase of teams or stock or farming tools; hence the great demand for capital. As individuals' means failed to supply these demands, companies were formed, some of them with large capital stock, whose sole business was to make loans upon real estate, guaranteeing and selling them to investors wherever and whenever they could find purchasers. For a time, while the number of these companies was small, their business was conducted on sound business principles, and investments through them proved profitable; but their numbers soon became excessive, and competition with each other in placing loans became so great that suitable security was not obtained, and, in fact, security almost ceased to become a factor in the loan, but a high rate of interest, which was popular with the eastern investors, seemed to be

the principal object in making loans. The profits of the business encouraged the formation of many companies, with small capital, and perhaps that was not fully paid; and these companies have guaranteed loans or issued debenture bonds many times in excess of their capital, and, of course, at the maturity of these obligations they have been entirely unable to meet them, thus entailing immense loss upon the eastern investors, and great injury to the solvent companies. Some companies that have been doing a legitimate business have been dragged down with the others. The business is now confined to a few companies which have withstood the storm.

By reference to the report of last year, it will be seen that twelve companies withdrew from the State last year, some for purposes of liquidation, and others from lack of business.

The companies in liquidation had capital stock amounting to \$8,755,250, and those that withdrew had capital stock amounting to \$2,686,884.89, making the total capital withdrawn from the State last year \$11,442,134.89, with only one small company entering the State.

The withdrawals this year are again large, and are as follows :

The Building and Loan Association of Aberdeen, South Dakota.

The Central Loan and Debenture Company of Kansas City, Missouri.

The Clise Investment Company of Seattle, Washington.

The Colorado Securities Company of Denver, Colorado.

The Fidelity Loan and Trust Company of Sioux City.

The Investment Trust Company of Topeka, Kansas.

The Omaha Loan and Trust Company of Omaha, Nebraska.

The Mutual Investment Company of Omaha, Nebraska.

The Vermont Loan and Trust Company of Grand Forks, North Dakota.

The Washington Loan and Trust Company of Walla Walla, Washington.

The capital stock of the above withdrawn companies amounts to \$2,945,754.73, making a total of capital withdrawn in two years of \$14,387,889.62.

Under our present law the State Comptroller has levied assessments upon the companies doing business in the State to pay the expenses of this department. The traveling expenses have been divided equally between the foreign companies examined, but the assessments for payment of deputies' salary has been made in proportion to capital stock. With the above large withdrawals of capital it will be seen at a glance that the present system of examination and assessments cannot be maintained without taxing the remaining foreign companies, and those chartered by our own State (which have to pay their proportion of these expenses) far in excess of what their business warrants them in paying. As these examinations are about the only means the investor has of ascertaining the condition of these companies with which he is to do business, it would seem a duty the State owes its citizens to so assist them by legislation that these companies should not be driven from the State by unbearable expenses. A bill for a public act is now before the Legislature which will partially remedy, if passed, some of the defects of the present law, caused in part by the changed conditions.

When our present state law relating to Foreign Investment companies was passed in 1887, there were forty-two companies in the state subject to examination by the bank commissioners. This number has this year been reduced to twelve. This does not include those chartered by our own state or the Building and Loan Associations from other states, which are examined only upon application of the Associations, as there is no statute of our state relating to domestic or foreign Building and Loan Associations by which they are placed under any official state supervision, or any restriction in any form upon the investment of their funds. It would seem a necessity of the times to protect their borrowers by some statute regulating their loans or investments, and protecting their patrons as far as possible by state examinations.

The bank commissioners of the state have no clerical force to assist them in their work of examinations or in making up reports, and their labor has been largely increased by the large increase of the deposits in the savings banks, and the increase of Trust Companies and their business. There should be some provision by statute for a clerk or deputy, with an office at the capitol, and who should also be empowered to assist not only in the examinations of both the savings banks, state banks, and trust companies, but also both the domestic and foreign investment companies, and building and loan associations.

Another and very important reason for a change in the present law is that bank commissioners have no exemption beyond the ordinary human being from the ills to which all mankind are subject, and in case of sickness of one or both of them, the business of examinations, however important, has to stop. The state of New Hampshire, with about seventy-five millions of deposits, has three bank commissioners and they are allowed a clerk, and are not required to make but one examination each year, except for special purposes. The state of Massachusetts has three commissioners and two clerks, with yearly examinations. The state of Connecticut has two bank commissioners with an office on wheels; two examinations a year are required; and if anything important is especially needed, they must be summoned from some local point wherever they may happen to be. These conditions are relics of the early years of banking in Connecticut and should have been changed long ago.

Other causes, beside mismanagement and competition, have also affected these investment companies, and it may be said with truth nearly every western interest. Wheat, which is the principal crop of the great northwest, has been for two years so extremely low in price that it has not paid the actual expenses for labor, the average yield per acre being about 13.3 bushel and the price per bushel in average situations being from 40 to 45 cents. It requires from one to one and a half bushel per acre for seeding; the ground has to be plowed, then

comes the reaping and threshing and hauling to the nearest railroad station. The surplus of the country is sent to Europe for market, and there in competition with the cheap labor of India, Russia, and South America. The so-called Silver States are also affected by the low prices of the production of their miners. They have a large amount of capital invested in machinery and mines, but at the present price for the metal, there is no money in the business of mining. The following table shows the average price of silver and wheat in the London market from 1870 :

Year.	Average price of silver per oz.	Average price of wheat per bushel.
1870	1.32	1.42
1871	1.32	1.72
1872	1.32	1.73
1873	1.30	1.78
1874	1.27	1.69
1875	1.24	1.37
1876	1.15	1.40
1877	1.20	1.72
1878	1.15	1.41
1879	1.12	1.33
1880	1.14	1.34
1881	1.13	1.37
1882	1.11	1.36
1883	1.11	1.26
1884	1.11	1.08
1885	1.06	.99
1886	1.00	.94
1887	.98	.98
1888	.94	.96
1889	.93	.90
1890	1.04	.96
1891	.96	1.12
1892	.86	.92
1893	.68	.80
1894	.68	.68

This is, to say the least, a wonderful coincidence, and, if there is a cause for this great decline in prices, it should be found and remedied.

Wheat and cotton have been the two principal produc-

tions exported, and usually constitute over one-third of our export values. Egypt is now a competitor in the production of cotton, which is no longer "king," and wheat raising with India and Russia, and their cheap labor, as our competitors in the markets of the world, has ceased to be profitable.

Of the 178,000,000 bushels of wheat, or flour as wheat, imported by the United Kingdom, 10,000,000 bushels were furnished by India, about sixty-five millions by Russia and the Danubian provinces, and about 100,000,000 bushels of wheat, and flour as wheat, were furnished by the United States; but it must be borne in mind that, notwithstanding the large amount of wheat and cotton exported, the gold received is but little more than one-half the sum received for the same amount of exports eight or ten years ago, and, in consequence of the extremely low prices of these important staples which we export, the balance of trade is against us, and our gold has gone abroad to fill to repletion the already well-filled coffers of England and France.

January 17th of this year, the Bank of England held \$173,020,000; January 18th of 1894 it held \$132,700,000, a net gain during the year of 1894 of \$40,320,000. The Bank of France on January 17th of this year held \$418,160,000 gold against \$339,950,000 at the same period last year, making a net gain of gold of \$78,210,000 in one year. Other smaller European countries have made great gains of the precious metal, Austro-Hungary about \$26,000,000; little Belgium about \$4,000,000.

From the above figures and our own depleted treasury, it must be evident that the cause of our loss of gold is not entirely attributable to the low prices of wheat and cotton in England, but to the vast amount of American securities that are sent home and sold, and gold returned in payment. This, in a measure, accounts for the vast increase of gold in the treasuries of foreign countries. These securities were purchased of shrewd speculators, at high prices, during the period of inflation, when money was poured out like water by our Government to maintain intact this great republic. During

this period of inflation railroads were built in unproductive country, towns grew like mushrooms in a night, and dividends were paid upon the stock of many railroads now in the hands of receivers, and the stocks of which are now practically worthless. But the reaction has come, and Europe is sending home our stocks and bonds, good and poor, to realize whatever they can from the wreck. Wabash common and preferred, Erie common and preferred, Union and Central Pacific, Northern Pacific common and preferred, Atchison, and a score of smaller roads have been sold to unsuspecting purchasers in Europe, and their loss must be many millions of dollars. While the sale of bonds for gold to the banks and syndicates of New York city may be ineffective to retain the gold in the treasury, as it can be taken in in the morning, and drawn out in the afternoon with legal tender notes, the transaction not adding one dollar to the stock of gold in the country, the sale to foreign countries will bring back from them the gold that they are now hoarding. This seems to be the true policy for the country, and the only one that will return gold, which our treasury so much needs.

As the competition in the products of wheat and cotton is liable to increase rather than diminish, it would seem a necessity for a change from the growing of wheat for export to other lines, or, in other words, to a diversity of farming, and the sooner the agricultural class realizes this necessity, the sooner their situation will be improved.

The troubles of the agricultural class and with the finances of the country caused by an inflated paper currency will finally be overcome by the energy of the people and the great resources of the country; and any man may feel proud to be able to say that he is a citizen of the greatest country on earth, and happy to live within his means without trying to ape the fashions and sometimes follies of his richer neighbors.

Respectfully submitted,

EDWIN A. BUCK,

EDWARD R. DOYLE,

Bank Commissioners.

THE COLORADO LOAN AND MORTGAGE COMPANY.

COLORADO SPRINGS, COLORADO.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$6,785.00
Loans secured by second liens on real estate,	17,177.85
Loans on collateral security,	460.99
Loans on personal security,	280.00
Tax sale certificates,	2,464.40
Real estate acquired by foreclosure, }	
Expenses on account of foreclosure, }	5,558.56
Furniture and fixtures,	604.67
Remittances for interest matured within 60 days,	3,700.00
Other past due interest remitted for, but not paid to us,	1,585.95
Due from sundry persons,	11,298.26
Due from banks and bankers,	724.07
Cash,	1,548.95
Total Assets,	\$52,188.70

LIABILITIES.

Capital stock paid in,	\$30,000.00
Guarantee fund,	7,000.00
Undivided profits,	7,717.17
Certificates of deposits bearing interest,	64.25
Deposits awaiting investment,	6,683.00
Foreclosure account (profit),	724.28
Total Liabilities,	\$52,188.70

Trustees for debentures. None.

When organized, September 29, 1888. Under what State laws, Colorado.

Authorized capital, \$30,000.

Amount of capital subscribed, \$30,000.

Liability of stockholders beyond capital paid in. None.

What part of the capital stock is paid in cash, \$30,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral. None.

Rates of dividends for past five years, 18 quarterly dividends of 2 per cent. since organization.

Do you cause a personal examination of offered security to be made by salaried employes of the company? By an officer of company.

Total amount loaned to date, \$830,197.

Total amounts of loans paid, \$171,837.

THE DEMING INVESTMENT COMPANY.

OSWEGO, KANSAS.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$32,682.10
Loans secured by second liens on real estate,	1,764.01
Loans on collateral security,	8,657.32
Loans on personal security,	1,377.96
Tax sale certificates,	3,015.98
Stocks and bonds,	14,745.04
Real estate purchased, unencumbered, 143 acres,	1,398.70
Other real estate,	540.56
Other premiums paid,	2,000.00
Furniture and fixtures,	72.90
Current expenses,	18.15
Interest coupons due October 1, 1894, advanced by us, . . .	931.61
Remittances for interest matured within 60 days,	769.27
Other past due interest remitted for, but not paid to us, . .	1,898.99
Past due first mortgage loans remitted for, but not paid to us,	4,103.00
Due from sundry persons,	1,215.36
Cash in office,	595.47
Due on loans sold but not remitted for,	3,436.44
Unmatured commission notes, secured by second mortgage,	10,474.70
County, city, and school warrants,	6,779.94
Matured commission notes, secured by second mortgage, . .	2,472.15
Total Assets,	<hr/> \$98,949.65

LIABILITIES.

Capital stock paid in,	\$55,500.00
Undivided profits,	3,147.05
Guarantee fund,	2,962.41
Reserve discount, 10 per cent. to maturity on unsold commission	
notes,	1,690.85
Reserved brokers' commissions on unsold loans,	1,258.75
Bills payable,	1,350.00
Interest paid in advance by borrowers,	1,239.37
Loans paid, but not remitted for,	8,330.00
Due borrowers on loans in process of completion,	460.80
Deposits awaiting investment,	6,928.30
Other deposits,	2,068.71
Due to branch offices upon loans in process of completion,	9,313.51
Due to banks and bankers,	974.43
Suspense account,	3,725.47
Total Liabilities,	<hr/> \$98,949.65

THE DEMING INVESTMENT COMPANY.—CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
1 Bond School Dist. No. 64, Canadian County, Okla.,	\$ 265.00	265.00	.....
3 Bonds School Dist. No. 27, Oklahoma County, Okla.,	600.00	600.00	.....
2 Bonds School Dist. No. 23, Pottawatomie County, Okla.,	300.00	300.00	.....
122 shares Stock Labette County Bank, Oswego, Kan.,	12,200.00	12,200.00	.....
8½ shares Stock Bank of Garnett, Garnett, Kan.,	875.00	882.04	.....
5 shares Stock Whitman County Abst. Co., Colfax, Wash.,	500.00	498.00	.....

When organized, January, 1888. Under what State laws, Kansas.

Authorized capital, \$55,500.

Amount of capital subscribed, \$55,500.

Liability of stockholders beyond capital paid in, \$55,500.

What part of the capital stock is paid in cash, \$55,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years, 4 per cent. semi-annually (8 per cent.) for past three years.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, approximately, \$2,000,000.

Total amount of loans paid, approximately, \$500,000.

Total amount of loans unpaid and { Guaranteed, approximately, \$300,000.
outstanding, { Unguaranteed, approximately, \$1,200,000.

Total amount in process of foreclosure, six loans.

Is the company subject to examination by local State officers? No.

Principal place of business, Oswego, Kansas.

State the sections of country in which loans are made: Confined to six southeastern counties of Kansas, being Labette, Cherokee, Crawford, Neosho, Wilson, and Montgomery; in the State of Washington, Whitman County, and Latah County, Idaho; also in Oklahoma Territory, Canadian, Cleveland, and Oklahoma Counties.

OFFICERS.

NELSON CASE, President.

J. B. MONTGOMERY, Vice-President.

R. O. DEMING, Treasurer and Manager.

B. T. BYRNS, 2d Vice-President.

D. S. WASKEY, Secretary.

THE DEMING INVESTMENT COMPANY. — CONTINUED.

DIRECTORS. — N. Case, J. B. Montgomery, R. O. Deming, D. S. Waskey, B. T. Byrns, John Elliott, J. M. Berry.

STATE OF KANSAS, }
COUNTY OF LABETTE, } ss.

I, Robert O. Deming, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

ROBERT O. DEMING.

Subscribed and sworn to before me this 12th day of October, 1894.

W. C. MITCHELL,

Notary Public.

My commission expires Nov. 28, 1896.

THE FARM INVESTMENT COMPANY,

GREELEY, COLORADO.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$55,645.00
Loans secured by second liens on real estate,	1,602.25
Tax sale certificates,	637.76
Stocks and bonds,	25,355.00
Other real estate purchased,	4,400.00
Real estate acquired by foreclosure,	21,837.45
Furniture and fixtures,	963 21
Current expenses,	1,230.65
Remittances for interest matured within sixty days,	3,913.86
Due from sundry persons,	1,315.66
Due from banks and bankers,	2,331.31
Accrued interest on loans owned by the company,	1,776.34
Cash,	265.51
Stock notes,	17,000.00
Total,	\$138,274.00

LIABILITIES.

Capital stock paid in,	\$100,000.00
Surplus fund,	8,850.36
Undivided profits,	2,095.19
Bills payable,	25,000.00
Due borrowers on loans in process of completion,	79.05
Certificates of deposits bearing interest,	58.80
Deposits awaiting investment,	1,520.86
Other deposits,	650.00
Other liabilities,	19.74
Total,	\$138,274.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Weld County Savings Bank, \$	25,000.00	25,847.00	Cost.
Upper Platte and Beaver Ditch Company,	800.00	800.00	355.00

When organized, 1889. Under what State laws, Colorado.
 Authorized capital, \$100,000.

THE FARM INVESTMENT COMPANY.— CONTINUED.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, liable to amount of subscription.

What part of the capital stock is paid in cash, \$83,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 5 per cent. semi-annually until July, 1893, past July paid $3\frac{1}{2}$.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$482,624.

Total amounts of loans paid, \$105,194.

Total amount or loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, } \$321,790. \\ \text{Unguaranteed, } \$7,260. \end{array} \right.$

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? No.

Principal place of business, Greeley, Colorado.

State the sections of country in which loans are made. Irrigation districts of Colorado and Wyoming.

OFFICERS.

B. D. SANBORN, Vice-President.

W. C. BAKER, Secretary.

A. J. PARK, Treasurer.

DIRECTORS.—The foregoing and J. A. Rankin, William Mayher, Dr. R. F. Graham, J. L. Ewing.

STATE OF COLORADO, $\left\{ \begin{array}{l} \\ \text{COUNTY OF WELD, } \end{array} \right\}$ ss.

I, W. C. Baker, secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. C. BAKER,
Secretary.

Subscribed and sworn to before me this 27th day of October, 1894.

CHARLES N. JACKSON,
Notary Public.

My commission expires July 13, 1896.

THE GEORGIA LOAN AND TRUST COMPANY,

AMERICUS, GEORGIA.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$48,993.32
Loans on collateral security,	8,209.60
Real estate acquired by foreclosure,	32,394.55
Expenses on account of foreclosure,	13,193.61
Current expenses,	1,041.86
Remittances for interest matured within 60 days,	14,351.56
Other past due interest remitted for, but not paid to us,	34,565.44
Due from branch offices and agents,	12,520.64
Due from banks and bankers,	9,411.23
Cash,	2,282.81
Total,	\$176,964.62

LIABILITIES.

Capital stock paid in,	\$121,300.00
Interest paid in advance by borrowers,	15,195.03
Loans paid, but not remitted for,	2,564.00
Certificates of deposits bearing interest,	14,974.42
Deposits awaiting investment,	2,000.00
Other deposits,	1,551.52
Due to branch offices and agents,	19,379.65
Total,	\$176,964.62

When organized, Nov. 30, 1893. Under what State laws, Georgia.

Authorized capital, \$1,000,000.00.

Amount of capital subscribed, \$121,300.00.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$121,300.00.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years, 1890, 8 per cent.; 1891, 8 per cent.; 1892, 8 per cent.; 1893, 4 per cent.; 1894, 4 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes, as a rule.

Total amount loaned to date, \$4,011,409.00.

Total amount of loans paid, \$1,243,260.00.

Total amount of loans unpaid and outstanding, { Guaranteed, \$10,850.00.
 { Unguaranteed, \$2,757,299.00.

Total amount in process of foreclosure, \$12,000, — approximate.

THE GEORGIA LOAN AND TRUST COMPANY.—CONTINUED.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Americus, Georgia.

State the sections of country in which loans are made. Selected counties in Georgia, including principal cities.

OFFICERS.

EBENEZER BURR, President.

H. M. KNAPP, Vice-President.

O. A. COLEMAN, Treasurer and General Manager.

J. E. BIVINS, R. E. Officer.

S. S. SHIPPS, Secretary.

DIRECTORS.—Ebenezer Burr, H. M. Knapp, S. E. Trubee, Alexander Hawley, Benj. Betts, O. A. Coleman, J. E. Bivins.

STATE OF GEORGIA, }
COUNTY OF SUMTER, } ss.

I, O. A. Coleman, Treasurer and General Manager of the aforesaid company, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

O. A. COLEMAN.

Subscribed and sworn to before me this 22d day of October, 1894.

T. H. BOONE,

Notary Public, Sumter County, Ga.

IOWA LOAN AND TRUST COMPANY,

DES MOINES, IOWA.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$4,181,781.03
Loans on collateral security,	14,584.93
Loans on personal security,	4,897.50
Tax sale certificates,	11,826.64
Stocks and bonds,	18,425.25
Office building,	135,000.00
Real estate acquired by foreclosure,	146,485.10
Due from sundry persons,	9,652.36
Due from banks and bankers,	27,416.46
Cash,	4,261.90
Mortgage interest, due within 60 days,	15,637.44
Mortgage interest, due over 60 days,	27,664.59
Sheriff sale certificates,	30,329.31
Land contracts,	76,689.14
Total,	<u>\$4,704,651.65</u>

LIABILITIES.

Capital stock paid in,	\$500,000.00
Surplus fund,	100,000.00
Undivided profits,	208,280.74
Debenture bonds outstanding,	3,724,500.00
Certificates of deposits bearing interest,	145,948.16
Other deposits,	12,571.84
Due to banks and bankers,	5,335.91
Debenture coupons, due but not presented for payment,	8,015.00
Total,	<u>\$4,704,651.65</u>

IOWA LOAN AND TRUST COMPANY.—CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeem- able.		
V	6	1883	1894	1889	\$1,200.00	\$1,000.00
W	6	1884	1894	1889	1,100.00	700.00
X	6	1884	1894	1889	1,500.00	1,200.00
25	6	1884	1895	1890	8,326.00	6,300.00
26	6	1885	1895	1890	5,375.00	5,100.00
27	6	1885	1895	1890	106,915.00	100,000.00
28	6	1885	1895	1890	7,800.00	7,300.00
29	6	1885	1895	1890	68,765.00	3,300.00
30	6	1885	1895	1888	102,794.00	97,000.00
31	6	1885	1896	1890	108,333.00	99,500.00
32	6	1885	1895	1888	106,650.00	100,000.00
33	6	1885	1896	1891	66,804.25	60,000.00
34	6	1885	1896	1891	105,662.00	100,000.00
35	6	1886	1896	1891	26,656.00	24,000.00
36	6	1887	1897	1894	107,522.66	100,000.00
37	6	1887	1898	1893	106,430.00	100,000.00
38	6	1888	1898	1893	105,660.00	100,000.00
39	6	1888	1898	1893	103,479.00	96,500.00
40	6	1888	1898	1893	107,361.00	100,000.00
41	6	1888	1899	1894	110,157.00	100,000.00
42	6	1889	1899	1894	106,298.00	100,000.00
43	6	1889	1899	1894	105,774.00	100,000.00
44	6	1889	1899	1894	105,590.00	100,000.00
45	5½	1889	1899	1896	101,561.00	94,500.00
46	5½	1890	1900	1895	101,890.00	95,000.00
47	5½	1890	1900	1895	108,942.00	100,000.00
48	5½	1890	1900	1895	109,857.50	99,400.00
49	5½	1891	1901	1896	76,136.80	70,900.00
50	5½	1891	1901	1896	55,400.00	52,000.00
51	5½	1892	1902	1897	108,772.00	100,000.00
52	5½	1892	1902	1897	106,850.00	100,000.00
53	5½	1892	1902	1897	112,715.00	100,000.00
54	5½	1892	1902	1897	106,846.00	100,000.00
55	5½	1892	1902	1897	105,000.00	100,000.00
56	5½	1893	1903	1898	108,360.00	100,000.00
57	5½	1893	1903	1898	107,595.00	100,000.00
58	5½	1894	1904	1899	105,750.00	100,000.00
59	5½	1894	1904	1899	110,125.00	100,000.00
60	5½	1894	1904	1899	105,200.00	100,000.00
61	5½	1894	1905	1900	25,375.00	21,500.00
1	5	1886	1901	1896	108,945.00	100,000.00
2	5	1886	1901	1896	107,687.00	100,000.00
3	5	1886	1901	1896	106,350.00	100,000.00
4	5	1886	1901	1896	106,812.00	100,000.00
5	5	1886	1901	1896	107,728.31	100,000.00
6	5	1886	1901	1896	108,299.85	99,000.00
7	5	1886	1901	1896	74,935.00	70,000.00
8	5	1887	1902	1897	45,525.00	41,000.00
9	5	1892	1907	1902	5,250.00	5,000.00
10	5	1893	1908	1903	7,300.00	6,000.00
A	5	1887	1902	1897	20,025.00	19,000.00
B	5	1892	1907	1902	550.00	500.00
C	5	1893	1908	1903	1,100.00	1,000.00
CC	5	1893	1903	1898	225.00	200.00
Total,	.....	.....	.....	.....	\$4,132,259.37	\$3,776,900.00

IOWA LOAN AND TRUST COMPANY.—CONTINUED.

Total amount of debentures certified,	.	.	.	\$3,776,900.00
Less amount on hand and with agents,	.	.	.	52,400.00
Total liability for debenture bonds, as per statement,	.	.	.	\$3,724,500.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
School District of Williams, Iowa, . . . \$	5,000.00	5,000.00	5,000.00
School District of Britt, Iowa, . . .	6,000.00	6,000.00	6,000.00
School District of Kingsley, Iowa, . . .	2,500.00	2,500.00	2,500.00
Warrants City of Des Moines, Iowa, . . .	669.20	669.20	669.20
Warrants School District of Center, Iowa, . .	1,176.87	1,176.87	1,176.87
Assessment certificate bonds of city of Des Moines, Iowa, . . .	679.18	679.18	679.18
Stock Western White Bronze Company of Des Moines, Iowa, . . .	4,800.00	2,400.00	2,400.00

Trustees for debentures (if more than one class, state series certified to by each),
Ira Cook, C. A. Dudley, G. M. Hippee.

When organized, 1872. Under what State laws, Iowa.

Authorized capital, \$500,000.00.

Amount of capital subscribed, \$500,000.00.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash ? \$500,000.00.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, \$9,800.00.

Rates of dividends for past five years, 4 per cent. semi-annually.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes, except when we have sufficient knowledge of security.

Total amount loaned to date, \$19,747,786.00.

Total amounts of loans paid, \$15,566,005.00.

Total amount of loans unpaid and outstanding, { Guaranteed, none.
 { Unguaranteed, none.

Total amount in process of foreclosure, \$807.10.

Is the company subject to examination by local State officers? No.

Principal place of business, Des Moines, Iowa.

State the sections of country in which loans are made, Central and Western Iowa, Eastern and Central Nebraska, and southeast part of South Dakota.

OFFICERS.

JOHN M. OWENS, President.

D. F. WITTER, Vice-President.

W. E. COFFIN, Treasurer.

J. H. BLAIR, Secretary.

IOWA LOAN AND TRUST COMPANY.—CONTINUED.

DIRECTORS. — John M. Owens, D. F. Witter, W. E. Coffin, Ira Cook, James Callanan, C. A. Dudley, G. M. Hippee, J. G. Rounds, Hiram Dewing.

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, W. E. Coffin, treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. E. COFFIN.

Subscribed and sworn to before me this 3d day of October, 1894.

E. D. BURT,
Notary Public.

DES MOINES, IOWA, Oct. 1, 1894.

We, trustees for Iowa Loan and Trust Company, hereby certify that there are at this time outstanding \$3,776,900.00 in debentures, certified by us, and that, to secure each series thereof, we hold securities of the company duly transferred to us five per cent. in excess of the amount of debentures certified.

At this date we hold the following:

First mortgages,	.	.	.	.	.	.	\$4,084,406.68
Sheriff sale certificates,	.	.	.	.	.	.	10,787.57
Land contracts,	.	.	.	.	.	.	63,624.75

IRA COOK,	} Trustees.
G. M. HIPPEE,	
C. A. DUDLEY,	

MISSOURI TRUST COMPANY,

SEDALIA, Mo.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$1,324,409.50
Loans secured by second liens on real estate, @ 85 per cent.,	1,195.15
Loans on collateral security,	20,883.00
Loans on personal security,	8,716.37
Stocks and bonds,	48,179.00
Office building,	43,000.00
Real estate acquired by foreclosure,	33,161.97
Current expenses, and taxes paid,	5,167.97
Remittances for interest, }	
Other past due interest, }	7,530.01
Past due loans remitted for, but not paid to us,	5,332.80
Due from branch offices and agents,	242.51
Due from sundry persons,	18,991.10
Due from banks and bankers,	86,169.78
Due on uncompleted loans,	7,700.00
Accrued interest on loans owned by the company,	16,937.03
Cash,	3,208.35
Loans on short mortgages,	15,355.30
Total Assets,	\$1,646,179.84

LIABILITIES.

Capital stock paid in,	\$200,000.00
Surplus fund,	40,000.00
Undivided profits,	30,587.84
Debenture bonds outstanding,	1,091,492.50
Interest paid in advance by borrowers,	6,249.30
Loans paid, but not remitted for,	10,082.00
Accrued interest on debenture bonds,	10,082.96
Trust saving deposits,	115,172.93
Certificates of deposits bearing interest,	42,037.31
Certified bonds,	100,475.00
Total Liabilities,	\$1,646,179.84

MISSOURI TRUST COMPANY.— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
A	6	1887	1897	1892	\$77,173.00	\$75,500.00
C	6	1887	1897	1892	27,515.00	27,001.00
D	6	1887	1897	1892	90,173.00	89,500.00
F	6	1888	1895	1893	48,024.50	45,500.00
G	6	1888	1898	1893	48,152.00	46,800.00
H	6	1889	1899	1894	46,575.00	44,400.00
I	6	1889	1899	1894	47,811.00	47,600.00
J	6	1889	1899	1894	50,240.25	50,000.00
K	6	1889	1899	1894	95,000.05	94,800.00
L	6	1890	1900	1895	50,237.40	49,900.00
M	6	1890	1900	1895	47,934.70	47,000.00
N	6	1890	1900	1895	53,571.20	53,000.00
O	6	1891	1901	1896	97,888.00	97,500.00
P	6	1892	1902	1897	58,939.40	58,100.00
Q	5½	1892	1902	1897	67,006.00	66,200.00
R	5½	1894	1904	1901	42,900.00	40,900.00
A1	5	1891	1894	1894	44,250.00	43,165.00
B1	5	1891	1898	1896	77,735.00	75,175.00
C1	5	1892	1896	1896	31,795.00	31,525.00
D1	5	1892	1902	1899	25,150.00	10,912.50
E1	4½	1892	1895	1895	28,150.00	27,160.00
F1	5	1892	1896	1896	45,124.00	40,255.00
Total,					\$1,201,344.50	\$1,161,892.50

Total amount of debentures certified, \$1,161,892.50

Less amount on hand and with agents, 70,400.00

Total liability for debenture bonds, as per statement, . . . \$1,091,492.50

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Sedalia Water & Light Co. Bonds,	\$18,000.00	\$18,000.00	.....
Sedalia Electric Railway, Light & Power Co.,	1,000.00	1,000.00	.....
Cedar County School Bonds,	400.00	400.00	.....
Barton " " "	175.00	175.00	.....
Dado " " "	600.00	600.00	.....
Barry " " "	300.00	300.00	.....
City Bonds of Lama, Missouri,	2,300.00	2,300.00	.....
Texas Loan and Savings Co. Bonds,	9,000.00	9,000.00	.....
Arkansas Finance Co. "	6,800.00	6,800.00	.....
Sedalia, Mo., City Warrant,	4,805.00	4,805.00	.....
Pettis County School Bonds,	4,799.00	4,799.00	.....

MISSOURI TRUST COMPANY.—CONTINUED.

Trustees for debenture : A, C, D, F, and G series, Wm. H. Powell, Adam Ittel, and F. A. Sampson, Sedalia, Mo.; H, I, J, K, L, M, N, O, and P series, Wm. H. Powell, Adam Ittel, and R. H. Moses, Sedalia, Mo.; Q series, John D. Crawford, Adam Ittel, and R. H. Moses, Sedalia, Mo.; R series, P. G. Stafford, R. H. Moses, Adam Ittel, Sedalia, Mo.; A1, B1, C1, D1, E1, F1 series, Mississippi Valley Trust Company, St. Louis, Mo.

When organized, July 6, 1880. Under what State laws, Missouri Laws of Trust Companies.

Authorized capital, \$500,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in. None.

What part of the capital stock is paid in cash? \$200,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral. None.

Rates of dividends for past five years, 7 per cent. to December 30, 1893, 6 per cent. since.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes, as a rule.

Total amount loaned to date, \$5,555,269.00.

Total amounts of loans paid, \$3,045,776.45.

Total amount of loans unpaid and outstanding, { Guaranteed, \$400.00.
Unguaranteed, \$2,509,092.55.

Total amount in process of foreclosure, \$1,350.00.

Is the company subject to examination by local state officers? No.

Principal place of business, Sedalia, Missouri.

State the sections of country in which loans are made : In all good counties in Missouri.

OFFICERS.

O. A. CRANDALL, President.

F. A. SAMPSON, Vice-President.

G. L. FAULHABER, Treasurer.

C. C. EVANS, Asst. Treasurer.

F. E. HOFFMAN, Secretary.

HENRY LAMM, Attorney.

DIRECTORS.—O. A. Crandall, F. A. Sampson, G. L. Faulhaber, F. E. Hoffman, Henry Lamm, R. H. Moses, W. T. Hutchinson, Chris Hye, J. W. Murphy.

STATE OF MISSOURI, }
COUNTY OF PETTIS, } ss.

I, G. L. Faulhaber, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

G. L. FAULHABER.

Subscribed and sworn to before me this 16th day of October, 1894.

[SEAL].

P. H. SANGREE,

Notary Public, Pettis County, Mo.

My commission expires October 2, 1896.

MISSOURI TRUST COMPANY.— CONTINUED.

OCTOBER 5, 1894.

This is to certify that the Missouri Trust Company of Sedalia, Missouri, has deposited with the undersigned as Trustees, and are now held in our possession, pursuant to agreement between us, loans secured by first mortgages or deeds of trust on real estate in series and amounts following, and against which said Missouri Trust Company has issued its debentures duly certified by us in series and amounts following, up to October 1, 1894, to wit:

LOANS.

Series A,	.	.	.	.	.	.	.	\$77,173.00
" C,	.	.	.	.	.	.	.	27,515.00
" D,	.	.	.	.	.	.	.	90,173.00
" F,	.	.	.	.	.	.	.	48,024.50
" G,	.	.	.	.	.	.	.	48,152.00
" H,	.	.	.	.	.	.	.	46,575.00
" I,	.	.	.	.	.	.	.	47,811.00
" J,	.	.	.	.	.	.	.	50,240.25
" K,	.	.	.	.	.	.	.	95,000.05
" L,	.	.	.	.	.	.	.	50,237.40
" M,	.	.	.	.	.	.	.	47,934.70
" N,	.	.	.	.	.	.	.	53,571.20
" O,	.	.	.	.	.	.	.	97,888.00
" P,	.	.	.	.	.	.	.	58,939.40
" Q,	.	.	.	.	.	.	.	67,006.00
" R,	.	.	.	.	.	.	.	42,900.00
Total,	.	.	.	.	.	.	.	\$949,140.50

DEBENTURES.

Series A,	.	.	.	.	.	.	.	\$75,500.00
" C,	.	.	.	.	.	.	.	27,000.00
" D,	.	.	.	.	.	.	.	89,500.00
" F,	.	.	.	.	.	.	.	45,500.00
" G,	.	.	.	.	.	.	.	46,800.00
" H,	.	.	.	.	.	.	.	44,400.00
" I,	.	.	.	.	.	.	.	47,600.00
" J,	.	.	.	.	.	.	.	50,000.00
" K,	.	.	.	.	.	.	.	94,800.00
" L,	.	.	.	.	.	.	.	49,900.00
" M,	.	.	.	.	.	.	.	47,000.00
" N,	.	.	.	.	.	.	.	53,000.00
" O,	.	.	.	.	.	.	.	97,500.00
" P,	.	.	.	.	.	.	.	58,100.00
" Q,	.	.	.	.	.	.	.	66,200.00
" R,	.	.	.	.	.	.	.	40,900.00
Total,	.	.	.	.	.	.	.	\$933,700.00

P. G. STAFFORD,

R. H. MOSES,

ADAM ITTEL,

Trustees.

MISSOURI TRUST COMPANY.— CONTINUED.

OCTOBER 5, 1894.

This is to certify that the Missouri Trust Company of Sedalia, Missouri, has deposited with the undersigned as Trustees, and are now held in our possession, pursuant to agreement between us, loans secured by first mortgages or deeds of trust on real estate in series and amounts following, and against which said Missouri Trust Company has issued its debentures duly certified by us in series and amounts following, up to October 1, 1894, to wit:

LOANS.

Series A1,	.	.	.	.	.	.	.	\$44,250.00
" B1,	.	.	.	.	.	.	.	77,735.00
" C1,	.	.	.	.	.	.	.	31,795.00
" D1,	.	.	.	.	.	.	.	25,150.00
" E1,	.	.	.	.	.	.	.	28,150.00
" F1,	.	.	.	.	.	.	.	45,124.00
Total,	.	.	.	.	.	.	.	\$252,204.00

DEBENTURES.

Series A1,	.	.	.	.	.	.	.	\$43,165.00
" B1,	.	.	.	.	.	.	.	75,175.00
" C1,	.	.	.	.	.	.	.	31,525.00
" D1,	.	.	.	.	.	.	.	10,912.50
" E1,	.	.	.	.	.	.	.	27,160.00
" F1,	.	.	.	.	.	.	.	40,255.00
Total,	.	.	.	.	.	.	.	\$228,192.50

MISSISSIPPI VALLEY TRUST COMPANY,

Trustees.

J. L. CHANDLER,

Secretary.

SEDALIA, Mo., October 5, 1894.

This is to certify that the Missouri Trust Company of Sedalia, Missouri, has deposited with the undersigned as Trustee, and I now hold in my possession, pursuant to agreement between us, loans secured by first mortgages or deeds of trust on real estate, against which said Missouri Trust Company has issued its certified bonds, duly certified by me, up to October 1, 1894.

Loans,	.	.	.	.	.	.	.	\$101,085.00
Certified bonds,	.	.	.	.	.	.	.	100,475.00

ADAM ITTEL,

Trustee.

NEBRASKA LOAN AND TRUST COMPANY,

HASTINGS, NEBRASKA.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$1,939,477.24
Loans secured by second liens on real estate, discounted to their present worth,	159,464.58
Loans on collateral security,	3,256.58
Loans on personal security,	2,033.98
Tax sale certificates,	24,818.97
Office building,	35,000.00
Other real estate purchased ; brick business block in Hastings, .	28,101.64
Real estate acquired by foreclosure,	179,294.84
Expenses on account of foreclosure, including bonds and coupons in hands of attorney,	87,412.33
Furniture and fixtures,	5,158.15
Remittances for interest matured within 60 days,	11,029.08
Other past due interest remitted for, but not paid to us, . . .	85,318.92
Cash, and sight exchange,	15,043.09
Completed first mortgage loans in hands of brokers for sale, .	69,440.65
Debenture bonds in hands of brokers for sale,	10,300.00
Accrued interest, not due, on outstanding debenture bonds, .	39,766.87
Total,	\$2,694,916.92

LIABILITIES.

Capital stock paid in,	\$500,000.00
Guaranteed fund,	136,468.00
Undivided profits,	20,676.40
Bills payable,	40,000.00
Debenture bonds outstanding,	1,912,600.00
Interest paid, awaiting presentation of coupons,	8,576.94
Deposits awaiting investment,	49,338.39
Other deposits awaiting instructions,	587.94
Outstanding debenture coupons,	5,869.25
Interest accrued, not due, on outstanding debentures, . . .	20,800.00
Total,	2,694,916.92

NEBRASKA LOAN AND TRUST COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage Loans.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
1	6	1886	1898	1896	\$96,060.00	\$96,000.00
2	6	1886	1898	1896	100,073.00	100,000.00
3	6	1886	1898	1896	98,036.00	98,000.00
4	6	1886	1898	1896	99,563.50	99,500.00
5	6	1886	1898	1896	100,180.00	100,000.00
6	6	1886	1898	1896	100,050.00	100,000.00
8	6	1886	1898	1896	100,526.80	100,000.00
9	6	1886	1898	1896	100,500.00	100,000.00
10	6	1886	1898	1896	100,040.00	100,000.00
11	6	1887	1899	1897	100,190.00	100,000.00
12	6	1887	1899	1897	98,050.00	98,000.00
13	6	1887	1899	1897	100,090.00	100,000.00
14	6	1887	1899	1897	100,039.44	100,000.00
15	6	1887	1899	1897	100,463.00	100,000.00
16	6	1887	1899	1897	100,053.00	100,000.00
17	6	1887	1901	1901	10,400.00	10,000.00
18	6	1888	1900	1898	62,950.00	62,800.00
19	6	1888	1896	1894	100,332.50	100,000.00
20	6	1890	1897	1895	98,875.00	98,500.00
21	6	{ 1891 1893 }	{ 1898 1900 }	1896	96,760.00	96,400.00
22	5½	{ 1892 1893 }	{ 1899 1900 }	1897	23,100.00	21,700.00
24	6	1894	1901	1899	31,940.00	31,700.00
....	....	....	....	....	\$1,918,272.24	\$1,912,600.00

Total amount of debentures certified, \$1,912,600.

Less amount on hand and with agents, \$10,300.

Total liability for debenture bond, as per statement, \$1,902,300.

Trustees for debentures (if more than one class, state series certified to by each),

W. F. Ringland, C. B. Hutton, W. M. Lowman.

When organized, May 1, 1882. Under what State laws, Nebraska.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$500,000

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$1,000.

Total amount of its capital stock held by the company as collateral, \$4,000.

NEBRASKA LOAN AND TRUST COMPANY. — CONTINUED.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$10,493,395.

Total amounts of loans paid, \$6,970,477.11.

Total amount of loans un- } Guaranteed, \$1,514,000.

paid and outstanding, } Unguaranteed. Owned by the company, \$2,008,917.89.

Total amount in process of foreclosure, \$87,412.33.

Is the company subject to examination by local State officers? No.

Principal place of business, Hastings, Nebraska.

State the sections of country in which loans are made. Central and Southern Nebraska.

OFFICERS.

JAMES N. CLARKE, President.

D. M. McELHINNEY, Vice-President.

EDWIN C. WEBSTER, Treasurer.

CHARLES P. WEBSTER, Cashier.

DIRECTORS. — D. M. McElHinney, Oswald Oliver, George H. Pratt, Horace F. Boardman, Samuel Alexander, F. J. Benedict, Edwin C. Webster, Charles P. Webster.

STATE OF NEBRASKA, }
COUNTY OF ADAMS, } ss.

I, Edwin C. Webster, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

E. C. WEBSTER.

Subscribed and sworn to before me this twelfth day of October, 1894.

E. B. LOCKWOOD,
Notary Public.

NEW ENGLAND LOAN AND TRUST COMPANY,

DES MOINES, IOWA.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$4,483,747.35
Loans secured by second liens on real estate,	9,606.68
Loans on collateral security,	330.00
Loans on personal security,	6,796.07
Tax sale certificates,	22,635.91
Stocks and bonds,	14,721.00
Real estate acquired by foreclosure,	343,851.86
* Expenses on account of foreclosure,	38,657.76
Furniture and fixtures,	8,120.08
Remittances for interest matured within 60 days,	33,856.16
Other past due interest remitted for, but not paid to us, }	
Past due loans remitted for, but not paid to us,	18,500.00
Due from branch offices and agents,	44,131.52
Cash,	52,912.48
† Land contracts,	33,540.19
‡ Commission notes,	274,060.20
Total,	\$5,385,467.26

LIABILITIES.

Capital stock paid in,	\$760,000.00
Undivided profits,	109,767.24
Bills payable,	145,000.00
Debenture bonds outstanding,	4,117,627.83
Interest paid in advance by borrowers,	15,251.15
Due borrowers on loans in process of completion,	15,198.14
Deposits awaiting investment,	141,842.96
Other deposits,	76,337.93
Treasurer's checks,	4,442.01
Total,	\$5,385,467.26

* This includes costs, taxes, interest, and in some cases the principal of loans in foreclosure.

† Land contracts remaining payments on land sold.

‡ Commission notes secured by second mortgages.

NEW ENGLAND LOAN AND TRUST COMPANY.—CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Re- deem- able.	1st mortgage loans.	2d mortgage loans.	Security.	Debentures.
1	6	1886	1896	1891	\$101,925			\$99,000.00
2	6	1887	1897	1892	103,850			100,000.00
3	6	1887	1897	1892	102,075			100,000.00
4	6	1887	1897	1892	102,260			100,000.00
5	6	1887	1897	1892	102,715			100,000.00
6	6	1887	1897	1892	102,010			100,000.00
7	6	1888	1898	1893	102,145			100,000.00
8	6	1888	1898	1893	102,235			99,000.00
9	6	1888	1898	1893	105,025			100,000.00
10	6	1888	1898	1893	102,100			100,000.00
11	6	1888	1898	1893	102,060			100,000.00
12	6	1888	1898	1893	102,350			99,500.00
13	6	1888	1899	1894	102,175			100,000.00
14	6	1889	1899	1894	102,125			100,000.00
15	6	1889	1899	1894	102,340			100,000.00
16	6	1889	1899	1894	102,170			100,000.00
17	6	1889	1899	1894	102,238			100,000.00
18	6	1889	1899	1894	101,650			99,500.00
19	6	1889	1899	1894	102,200			100,000.00
20	6	1889	1899	1894	102,200			100,000.00
21	6	1889	1900	1895	104,125			100,000.00
22	6	1890	1900	1895	102,255			100,000.00
23	6	1891	1901	1896	102,450			100,000.00
24	6	1891	1900	1897	102,220			100,000.00
25	6	1892	1902	1897	102,350			100,000.00
26	6	1893	1903	1898	83,375		\$2,645,123.00	81,500.00
A	6	1891	1901	1896	102,060			100,000.00
B	6	1891	1901	1896	103,355			100,000.00
C	6	1892	1902	1897	102,035			100,000.00
D	6	1892	1902	1897	102,545			100,000.00
E	6	1892	1902	1897	79,535			76,400.00
F	6	1892	1902	1891	102,085			100,000.00
G	6	1892	1902	1897	86,970			84,600.00
H	6	1892	1903	1898	73,535			71,300.00
I	6	1893	1903	1898	43,290			42,000.00
J	6	1893	1903	1898	54,678			53,500.00
K	6	1894	1904	1899	59,085			57,000.00
L	6	1894	1904	1899	17,150			16,000.00
M	6	1894	1904	1899	35,800		962,123.00	35,000.00
1 & 2	5				268,900			242,500.00
B	5				138,385			133,593.25
A	4½				120,540		527,825.00	113,878.00
*								600.00
AA	7					\$41,081.77		35,175.00
R	6½					107,163.05	148,244.82	90,000.00 32,081.58
Total,					\$4,135,071	\$148,244.82	\$4,283,315.82	\$4,162,127.83

* Short term bonds.

NEW ENGLAND LOAN AND TRUST COMPANY.—CONTINUED.

Total amount of debentures certified,	. . . . .	\$4,162,127.83
Less amount on hand and with agents,	. . . . .	44,500.00
Total liability for debenture bonds, as per statement,	. . . . .	<u>\$4,117,627.83</u>

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET. VALUE.
Omaha Title & Trust Co., \$	100.00	96.00	96.00
Iowa National Bank,	1,000.00	1,125.00	1,125.00
Western Investment Co.,	1,000.00	1,000.00	1,000.00
East side Bank,	2,000.00	2,500.00	2,500.00
Warrants of Clay Center, Kansas, . .	10,000.00	10,000.00	10,000.00

Trustees for debentures : Farmers Loan and Trust Company, New York, Series 1-26, 6 per cent.

Real Estate Trust Company, Philadelphia, Series A-M, 6 per cent., and Ser. AA.,
7 per cent.

United States Trust Company, Kansas City, Series R, 6½ per cent.

Home and Colonial Assets and Debenture Corporation, Ltd., Edinburgh, Scotland, Series A, 4½ per cent., and 1 and 2, 5 per cent.

When organized, 1876. Under what State laws, Iowa.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$760,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? \$760,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of the capital stock held by the company as collateral, \$500.

Rates of dividends for past five years, 8 per cent. until September 21, 1894, then 6 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$23,224,108.

Total amounts of loans paid, \$12,498,129.

Total amount of loans unpaid and outstanding, { Guaranteed, \$5,846,548.
 { Unguaranteed, \$4,879,431.

Total amount in process of foreclosure, \$194,525.

Is the company subject to examination by local State officers? No.

Principal place of business, New York.

State sections of country in which loans are made: Iowa, Nebraska, Kansas, Missouri, Utah, Central Texas, and Oklahoma.

NEW ENGLAND LOAN AND TRUST COMPANY.—CONTINUED.

OFFICERS.

D. O. ESHBAUGH, President.

W. W. WITMER, Vice-President.

W. F. BARTLETT, Secretary and Treasurer.

DIRECTORS.—R. B. Ferris, G. W. Marquardt, Henry Whelen, John Wyman, F. K. Hipple, H. J. Pierce, E. E. Savage, E. D. Samson, D. O. Eshbaugh, W. W. Witmer, W. F. Bartlett.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, W. F. Bartlett, treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. F. BARTLETT.

Subscribed and sworn to before me this 31st day of October, 1894.

L. L. CASSIDY,
Notary Public.

NORTH AMERICAN LOAN AND TRUST COMPANY.

CHICAGO, ILLINOIS.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured on first liens on real estate,	\$1,757,406.59
Loans secured by second liens on real estate,	79,393.48
Tax sale certificate,	9,384.30
Stocks and bonds,	103,575.00
Real estate acquired by foreclosure,	31,931.56
Expenses on account of foreclosure,	2,731.05
Furniture and fixtures,	3,000.00
Current expenses,	13,223.87
Remittances for interest matured within 60 days,	32,500.62
Other past-due interest remitted for, but not paid to us,	60,553.53
Past-due loans remitted for, but not paid to us,	26,545.00
Due from branch offices and agents,	121,293.40
Due from sundry persons,	22,080.92
Due from banks and bankers,	38,850.58
Earned commission or debenture loans,	55,846.32
Total Assets,	<u>\$2,358,316.22</u>

LIABILITIES.

Capital stock paid in,	\$570,620.00
Surplus fund,	117,500.00
Undivided profits,	27,175.26
Bills payable,	75,000.00
Debenture bonds outstanding,	1,557,670.67
Interest paid in advance by borrowers,	1,707.80
Loans paid, but not remitted for,	420.00
Due borrowers on loans in process of completion,	376.89
Other deposits,	6,564.28
Due to branch offices and agents,	1,281.32
Total Liabilities,	<u>\$2,358,316.22</u>

NORTH AMERICAN LOAN AND TRUST COMPANY.

CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	1st mortgage bonds.	Municipal bonds and warrants.	Security.	Debentures.
1	6	1887	1897	†...	\$100,172.65	.....	\$100,172.65	100,000.00
2	6	1888	1898	†...	100,857.75	.....	100,857.75	100,500.00
3	6	1889	1899	†...	95,493.84	.....	95,493.84	92,000.00
4	6	1888	1898	†...	96,965.00	.....	96,965.00	96,800.00
5	6	1890	1900	†...	34,396.00	.....	34,396.00	34,200.00
6	6	1891	1901	†...	94,819.00	.....	94,819.00	93,500.00
7	6	1892	1902	†...	101,189.00	.....	101,189.00	100,000.00
8	6	1892	1902	†...	100,166.50	.....	100,166.50	100,000.00
9	6	1893	1903	†...	31,080.00	.....	31,080.00	30,000.00
Brit. ...	5	*	*	.....	125,000.00	.....	125,000.00	72,024.21
" B	5	*	*	.....	125,000.00	.....	125,000.00	56,694.43
" C	4½	*	*	.....	537,515.00	.....	537,515.00	484,980.76
" D	4½	*	*	.....	134,835.00	.....	134,835.00	121,662.48
" E	4½	*	*	.....	.....	\$23,100.00	23,100.00	20,536.65
" G	4½	*	*	.....	2,900.00	3,150.00	6,050.00	5,353.15
" H	5	*	*	.....	21,200.00	19,089.35	40,289.35	35,098.99
Spec'l	5	*	*	.....	.....	.....	.....	17,920.00
Total,	.....	.....	.....	.....	\$1,701,589.75	\$45,339.35	\$1,746,929.09	\$1,561,270.67

* Each bonds has its own date and matures in 5 and 10 years.

† Five years from date.

Total amount of debentures certified, \$1,561,270.67
Less amount on hand and with agents, 3,600.00

Total liabilities for debenture bonds, as per statement, . . . \$1,557,670.67

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
25 shares Artesian Irrigating stock, . . \$	250.00	250.00	250.00
200 shares Huron Water Works stock, . .	20,000.00	5,000.00	10,000.00
\$10,000 Sante Fe, New Mexico, bonds, . .	10,000.00	8,500.00	10,000.00
\$1,000 Silver City, New Mexico,	1,000.00	1,000.00	1,050.00
\$104,500 Poso District, Cala.,	104,500.00	88,825.00	99,275.00

NORTH AMERICAN LOAN AND TRUST COMPANY.—

CONTINUED.

Trustees for debentures Nos. 1, 2, 3, 7, 8, British and "B," British, L. H. Hole, J. W. Campbell, and John H. Miller, Chicago, Ill.

Nos. 4, 5, and 6, American Trust Company, Concord, N. H.

No. 9, L. H. Hole, J. W. Campbell, and Frank W. Coler, Chicago, Ill.

Nos. "C," "D," "E," "G," Brit., and "H," Equitable Trust Company, Chicago, Ill.

When organized, November 1, 1887. Under what State law, South Dakota.

Authorized capital, \$10,000,000.

Amount of capital subscribed, \$3,000,000.

Liability of stockholders beyond capital paid in, \$2,429,380.

What part of the capital stock is paid in cash, \$570,620.

How much, if any, of the stock owned by its officers is pledged to the company as collateral, none.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, eight per cent. annually.

Do you cause a personal examination of offered security to be made by salaried employes of the company, yes.

Total amount loaned to date, \$3,500,000 (approximated).

Total amounts of loans paid, \$700,000 (approximated).

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, none.} \\ \text{Unguaranteed, \$2,800,000 (approximated).} \end{array} \right.$

Total amount in process of foreclosure, \$10,825.

Is the company subject to examination by local State officers, yes.

Principal place of business, Chicago, Ill.

State the sections of country in which loans are made: Kansas, Texas, Colorado, Utah, Idaho, Montana, Washington, Nebraska, Wisconsin, North and South Dakota.

OFFICERS.

L. HOLE, President, W. N. COLER, JR., Vice-President,
J. W. CAMPBELL, Secretary and Treasury.

DIRECTORS. — W. N. Coler, Thomas H. Campbell, John H. Miller, Ed. J. Miller, J. L. Utter, C. E. Bostwick.

STATE OF ILLINOIS, } ss.
COUNTY OF COOK, }

I, L. H. Hole, president of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

L. H. HOLE.

Subscribed and sworn to before me this 15th day of October, 1894.

[SIGNED]

F. H. WILDMAN,
Notary Public.

NORTH AMERICAN LOAN AND TRUST COMPANY.—

CONTINUED.

This is to certify that the Equitable Trust Company of Chicago, Illinois, in the capacity of trustee for debenture holders, on the first day of October, 1894, held certain mortgaged secured notes, municipal bonds, and warrants belonging to the North American Loan and Trust Company, as follows:

Against Series "C" British			
Mortgage Notes,	\$537,515.00	Debentures issued,	\$484,980.76
Against Series "D" British			
Mortgage Notes,	134,835.00	Debentures issued,	121,662.48
Against Series "E" British			
Municipal Bonds,	22,000.00	Debentures issued,	20,536.65
Against Series "G" British			
Municipal Bonds,	3,000.00		
Mortgage Notes,	2,900.00		
	5,900.00	Debentures issued,	5,353.15
Against Series "H" British			
Municipal Bonds,	18,000.00		
Premium on Bonds,	900.00		
Mortgage Notes,	15,950.00		
Warrants,	4,558.42		
	\$39,408.42	Debentures issued,	\$39,199.00

THE EQUITABLE TRUST COMPANY, TRUSTEE,

S. D. WARD,

Treasurer.

CHICAGO, October 1, 1894.

This is to certify that John H. Miller, J. W. Campbell, and L. H. Hole hold in the capacity of trustees for debenture holders, certain first mortgage secured notes belonging to the North American Loan and Trust Company, as follows:

Against 1st Series,	\$100,172.65	Debentures issued,	\$100,000.00
Against 2d Series,	100,857.75	Debentures issued,	100,500.00
Against 3d Series,	95,493.84	Debentures issued,	92,000.00
Against 7th Series,	101,189.00	Debentures issued,	100,000.00
Against 8th Series,	100,166.50	Debentures issued,	100,000.00
Against Series "British,"	125,000.00	Debentures issued,	72,024.21
Against Series "B British,"	125,000.00	Debentures issued,	56,694.43

L. H. HOLE,

J. W. CAMPBELL,

JOHN H. MILLER.

NORTH AMERICAN LOAN AND TRUST COMPANY.—

CONTINUED.

CONCORD, N. H., October 22, 1894.

This is to certify that the American Trust Company of Concord, New Hampshire, holds in capacity of trustee for debenture holders certain first mortgage secured notes belonging to the North American Loan and Trust Company, as follows:

Against 4th Series,	\$96,965	Debentures issued,	\$96,800
Against 5th Series,	34,396	Debentures issued,	34,200
Against 6th Series,	95,019	Debentures issued,	93,500

W.M. YEATON,
President.

CHICAGO, October 1, 1894.

This is to certify that J. W. Campbell, F. W. Coler, and L. H. Hole hold, in the capacity of trustees for debenture holders certain first mortgage secured notes belonging to the North American Loan and Trust Company, as follows:

Against 9th Series,	\$31,080	Debentures issued,	\$30,000
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L. H. HOLE,
J. W. CAMPBELL,
F. W. COLER.

NEW YORK, October 24, 1894.

W. N. Coler & Co., bankers of New York City, hereby certifies that on the morning of October 1, 1894, they had to the credit of the North American Loan and Trust Company the sum of \$22,218.21.

W. N. COLER.

CHICAGO, November 23, 1894.

Hon. E. A. Buck, Esq., Bank Commissioner, Willimantic, Conn.:

DEAR SIR.— We inclose herewith certificates covering securities held against debentures in Series Nos. 1, 2, 3, 4, 5, 6, 7, 8, and 9 and in British, B British, C British, D British, E British, G British, and H British. Also certificate of W. N. Coler & Co., Bankers of New York City, covering balance of \$22,218.21. Also certificate of the Chicago National Bank covering balance of \$16,632.37.

In the certificate of the American Trust Company you will notice in case of series No. 6 that the security is \$200 less than the amount as shown in the statement. This is by reason of a \$200 payment on the note which had not been endorsed by them at the time the certificate was made.

In the certificate of the Equitable Trust Company concerning securities against series E British, they receipt for \$22,000 in municipal bonds, while our records show a charge against this series of \$23,100. These are a 7 per cent. bond and are worth at the present market value a premium of 5 per cent. We included the 5 per cent. premium in our charge; adding the amount of the premium, \$1,100, to the bonds makes the amount as shown in statement.

NORTH AMERICAN LOAN AND TRUST COMPANY. —
CONTINUED.

The above explanation applies also in case of series G British, in which series there has been placed \$3,000 of the 7 per cent. bonds, which at the premium of 5 per cent., or \$150 added to their certificate, would made the security \$6,050 as shown in the statement.

In series H British, the certificate as to securities held by the Equitable Trust Company is \$880.93 short of the amount as shown in statement. This is by reason of accrued interest on \$4,558.42 in warrants, which are held against this series, which we charged, including the interest we had paid for them.

In the amount of debentures issued against this series they have certified to \$4,100 more than the amount as shown in statement. These are in the hands of Eastern locals, and are credited to this account as they are sold.

Yours truly,

FRED M. CLARY,

Cashier.

CHICAGO, October 1, 1894.

The Chicago National Bank of Chicago, Illinois, hereby certifies that on the morning of October 1, 1894, they had to the credit of the North American Loan and Trust Company the sum of \$16,632.37.

F. M. BLUNT,

Cashier.

THE OBERLIN LOAN, TRUST, AND BANKING COMPANY.

OBERLIN, KANSAS.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$24,614.99
Loans secured by second liens on real estate,	10,949.57
Loans on collateral security,	20,513.09
Tax sale certificates,	1,619.81
Stocks and bonds,	26,400.00
Other real estate purchased,	8,000.00
Real estate acquired by foreclosure,	4,706.31
Expenses on account of foreclosure,	3,110.21
Premiums paid on stocks and bonds,	975.22
Other premiums paid,	55.67
Furniture and fixtures,	559.94
Current expenses,	1,128.71
Remittances for interest matured within 60 days, other past-due interest remitted for, but not paid to us; past-due loans re- mitted for, but not paid to us,	6,785.90
Due from branch offices and agents; due from sundry persons; due from banks and bankers,	8,131.90
Live stock and pending business,	1,891.17
Total,	<u>\$119,442.49</u>

LIABILITIES.

Capital stock paid in,	\$62,500.00
Surplus fund,	10,000.00
Undivided profits,	6,366.35
Bills payable,	4,600.00
Debenture bonds outstanding,	20,000.00
Trust savings deposits,	3,545.14
Deposits awaiting investment,	9,931.00
Other deposits,	2,500.00
Total,	<u>\$119,442.49</u>

THE OBERLIN LOAN, TRUST, AND BANKING COMPANY.
— CONTINUED.

Total amount in process of foreclosure, small amount.

Is the company subject to examination by local State officers? No.

Principal place of business, Oberlin, Kansas.

State the sections of country in which loans are made: 6 northwest counties in Kansas, mostly, however, in Decatur County.

OFFICERS.

J. J. FOLTZ, President.

CHARLES H. TILDEN, Vice-President.

OTIS L. BENTON, Secretary and Manager.

Marshall Tilden.

Irving E. Foltz.

STATE OF KANSAS, }
COUNTY OF DECATUR, } ss.

I, J. J. Foltz, President of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. J. FOLTZ.

Subscribed and sworn to before me this 29th day of October, 1894.

F. P. RATHBONE,
Notary Public.

THE PROVIDENT TRUST COMPANY,

SPOKANE, WASHINGTON.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$308,894.57
Loans secured by second liens on real estate,	7,100.25
Loans on collateral security, }	
Loans on personal security, }	135,993.37
Tax sale certificates,	2,338.89
Stocks and bonds,	11,952.52
Other real estate purchased, }	
Real estate acquired by foreclosure, }	8,791.38
Expenses on account of foreclosure,	179.63
Furniture and fixtures,	1,675.89
Remittances for interest matured within 60 days,	2,466.64
Other past due interest remitted for, but not paid to us, . .	12,477.90
Past due loans remitted for, but not paid to us,	4,297.85
Due from branch offices,	1,352.70
Due from banks and bankers, and cash in office,	10,995.66
Total,	\$508,517.25

LIABILITIES.

Capital stock paid in,	\$200,000.00
Surplus fund,	20,000.00
Undivided profits,	2,511.90
Bills payable,	38,000.00
Due borrowers on loans in process of completion,	37,050.00
Certificates of deposits bearing interest,	183,965.03
Deposits awaiting investment,	21,272.82
Other deposits,	717.50
Dividend declared (paid October 1),	5,000.00
Total,	\$508,517.25

THE PROVIDENT TRUST COMPANY.—CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Seven bonds of the Western Water & Electric Co. of McPherson, Kansas, \$	7,000.00	.....	.....
School Bonds,	1,000.00	.....	.....
Warrants,	252.52	.....	.....
Thirty-seven shares of the Washington Na- tional Bank, Spokane, Wash., . . .	3,700.00	.....	.....
Total,	\$11,952.52	.....	.....

When organized: established 1886, re-organized 1891. Under what State laws:
State of Washington.

Authorized capital, \$500,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in ? None.

What part of the capital stock is paid in cash, \$200,000.

How much, if any, of the stock owned by its officers is pledged to the Company
as collateral ? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 6 per cent. to 9 per cent.

Do you cause a personal examination of offered security to be made by salaried
employees of the company ? Yes.

Total amount loaned to date, \$1,312,220.57.

Total amounts of loans paid, \$383,607.00.

Total amount of loans unpaid and	{	Guaranteed and sold,	\$616,319.
outstanding,		Owned by company,	308,894.57.
		Unguaranteed,	3,400.00.

Total amount in process of foreclosure, \$15,700.

Is the company subject to examination by local State officers ? No officers in
Washington for that purpose.

Principal place of business, Boston, Mass., and Spokane, Washington.

State the sections of country in which loans are made: City of Spokane, Eastern
Washington, and Western Idaho.

OFFICERS.

CHAS. E. GIBSON, President.

CHAS. G. REEDER, Secretary.

DIRECTORS. — Chas. E. Gibson, Chas. G. Reeder, Chas. Edward Prior
Chas. F. Sanborn, H. D. Crow.

THE PROVIDENT TRUST COMPANY.— CONTINUED.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Charles E. Gibson, president of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

CHARLES E. GIBSON.

Subscribed and sworn to before me this third day of November, 1894.

CHARLES D. FULLERTON,

Notary Public.

SECURITY LOAN AND TRUST COMPANY,

DES MOINES, IOWA.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$1,081,305.76
Loans secured by second liens on real estate,	48,367.38
Loans on collateral security, }	
Loans on personal security, }	41,150.88
Tax sale certificates,	677.72
Stocks and bonds,	40,952.00
Real estate acquired by foreclosure,	8,725.00
Expenses on account of foreclosure,	105.70
Furniture and fixtures,	1,957.00
Remittances for interest due October 1st,	686.80
Remittances for interest matured within 60 days,	1,227.21
Other past due interest remitted for, but not paid to us,	257.50
Past due loans remitted for, but not paid to us,	1,602.00
Due from banks and bankers,	122,581.24
Cash,	729.95
Loans in foreclosure,	3,975.00
Land contracts,	413.59
Securities sold and in transit,	2,000.00
Sheriffs' sale certificates,	5,418.21
Total Assets,	\$1,362,132.94

LIABILITIES.

Capital stock paid in,	\$194,875.00
Surplus fund,	48,171.65
Guarantee fund,	18,754.61
Undivided profits,	6,391.77
Debenture bonds outstanding,	953,977.44
Dividends unpaid,	12.00
Interest paid in advance by borrowers, due October 1st,	4,144.56
Loans paid, but not remitted for, due October 1st,	4,200.00
Certificates of deposit bearing interest,	34,066.96
Other deposits,	32,084.91
Demand certificates,	532.50
Registered notes,	36,874.25
Treasurers' checks,	23,342.24
Interest on debentures, due but uncalled for,	5,205.05
Total Liabilities,	\$1,362,132.94

SECURITY LOAN AND TRUST COMPANY.—CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeem- able.		
I	6	1885	1895	1888	\$12,229.00	\$11,530.00
O	6	1886	1896	1891	51,865.00	49,081.00
P	6	1886	1896	....	1,200.00	1,000.00
T	6	1887	1897	....	550.00	500.00
20	6	1887	1897	....	64,645.00	61,378.47
21	6	1887	1897	1892	26,475.00	25,000.00
25	6	1888	1898	1893	25,833.33	24,300.00
28	6	1888	1898	1893	52,557.00	49,800.00
30	6	1889	1899	1894	26,300.00	24,550.00
32	6	1889	1895	1894	105,645.00	100,000.00
33	6	1889	1895	1894	106,010.00	100,000.00
34	6	1890	1900	1895	105,197.82	100,000.00
36	6	1890	1895	....	38,000.00	36,100.00
37	6	1891	1901	1896	10,100.00	9,500.00
38	6	1891	1898	1894	52,516.00	50,000.00
39	6	1891	1897	1894	52,876.00	49,738.97
40	6	1891	1901	1896	14,185.00	13,500.00
43	6	1891	1902	1897	13,975.00	13,250.00
44	6	1892	1902	1997	52,941.00	50,000.00
45	5½ and 6	1892	1902	1897	6,630.00	6,300.00
46	6	1892	1897	1895	30,170.00	28,395.00
47	6	1892	1898	1896	51,707.50	49,100.00
48	6	1893	1899	1896	57,000.00	53,475.00
49	6	1893	1903	1898	5,450.00	5,100.00
50	6	1893	1898	1896	36,700.00	34,400.00
51	5	1893	1903	1898	800.00	679.00
52	6	1894	1899	1898	15,750.00	14,900.00
53	6	1894	1904	1899	3,150.00	3,000.00
Total, ....	....	....	....	....	\$1,020,155.65	\$964,577.44

Total amount of debentures certified,	.	.	.	.	\$964,577.44
Less amount on hand and with agents,	.	.	.	.	10,600.00
Total liability for debenture bonds, as per statement,	.	.	.	.	\$953,977.44

SECURITY LOAN AND TRUST COMPANY.—CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Warrant Ind. School District, Center, . . . \$	311.25	311.25	Par & int.
“ Audubon County, Iowa, . . .	307.76	307.76	“ “
“ City of Des Moines, . . .	378.40	378.40	“ “
Bond Ind. School District, Yale, . . .	1,200.00	1,200.00	“ “
“ “ “ “ Athens, . . .	200.00	200.00	“ “
Assessment certificates, Des Moines, . . .	38,554.59	38,554.59	“ “

Trustees of debentures, * Thomas S. Wright, E. H. Conger, and Martin Tuttle for all series up to and including Series 47. For the balance of series the Polk County Savings Bank of Des Moines is our trustee.

When organized, June 1, 1882. Under what State laws, Iowa.

Authorized capital, \$200,000.

Amount of capital subscribed, \$200,000.

Liabilities of stockholder beyond capital paid in, \$5,625.

What part of the capital stock is paid in cash, \$194,375.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, \$8,000; to secure loans \$4,155.51.

Rates of dividend paid for past five years: Not less than 8 per cent. per annum, payable semi-annually.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes, in every case our own examiner, a salaried employe, or one appointed by us, personally inspects the real estate and reports to us before acceptance of the loan.

Total amount loaned to date, \$4,855,041.71.

Total amounts of loans paid, \$2,225,438.15.

Total amount of loans unpaid and outstanding, { Guaranteed, \$1,548,297.80.
On hand, \$1,081,305.76.

Total amount in process of foreclosure: See foregoing statement of assets and liabilities.

Is the company subject to examination by local State officers? No.

Principal place of business, Des Moines, Iowa.

State the sections of country in which loans are made: In nearly all the counties of Iowa. We have not been loaning outside of Iowa for a year and a half.

* Recently deceased and no successor yet appointed.

SECURITY LOAN AND TRUST COMPANY.—CONTINUED.

OFFICERS.

GEO. G. WRIGHT, President.	R. T. WELLSLAGER, Vice-President.
D. G. EDMUNDSON, Secretary.	S. A. MERRILL, Treasurer.
H. W. WEBER, Assistant Secretary.	E. G. ZELLHOEFER, Assistant Treasurer.

DIRECTORS.—Geo. G. Wright, R. T. Wellslager, D. G. Edmundson, S. B. Tuttle, J. H. Windsor, Fayette Meek, J. C. Cummin, S. A. Merrill.

STATE OF IOWA,
COUNTY OF POLK, } ss.

I, Samuel A. Merrill, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

SAMUEL A. MERRILL,
Treasurer.

Subscribed and sworn to before me this 15th day of October, 1894.

[SEAL.]

W. A. CRESWELL,
Notary Public.

THE SECURITY MORTGAGE AND TRUST COMPANY,

DALLAS, TEXAS.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$1,673,009.86
Loans secured by second liens on real estate,	79,204.34
Loans on collateral security, }	
Loans on personal security, }	6,190.35
Stocks and bonds,	167,718.00
Real estate acquired by foreclosure,	29,774.73
Premiums paid on stocks and bonds,	2,500.00
Other premiums paid,	4,424.15
Furniture and fixtures	858.40
Remittances for interest matured within 60 days,	3,584.64
Other past-due interest remitted for, but not paid to us,	41,339.77
Due from branch offices and agents, }	
Due from sundry persons, }	26,067.18
Due from banks and bankers,	25,909.48
Accrued interest on loans owned by the company,	50,766.71
Cash,	1,003.88
Total,	<u>\$2,112,351.49</u>

LIABILITIES.

Capital stock paid in,	\$500,000.00
Surplus fund,	67,500.00
Undivided profits,	8,177.51
Debenture bonds outstanding,	1,481,217.50
Interest paid in advance by borrowers,	867.82
Loans paid but not remitted for,	5,896.18
Due borrowers on loans in process of completion,	827.83
Accrued interest on debenture bonds,	26,837.04
Certificates of deposit bearing interest,	2,853.40
Deposits awaiting investment,	9,795.97
Due to branch offices and agents,	7,244.07
Coupons due, but not presented for payment,	1,134.17
Total,	<u>\$2,112,351.49</u>

THE SECURITY MORTGAGE AND TRUST COMPANY.—
CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		Amount of Debentures.
		Dated.	Due.	Redeem- able.	1st Mortgage Loans.	2d Mortgage Loans.	
A	6	1888	1899	1894	\$52,601.70	.....	£10,000.00
B	6	1889	1899	1894	39,217.47	.....	\$32,000.00
C	6	1889	1899	1894	53,003.75	.....	£10,000.00
D	6	1889	1899	1894	36,676.44	.....	\$31,000.00
E	6	1889	1899	1894	53,825.15	.....	£10,000.00
F	6	1889	1899	1894	54,731.40	.....	\$50,000.00
G	6	1889	1899	1894	54,952.05	.....	£10,000.00
I	6	1889	1899	1894	52,106.91	.....	10,000.00
K	6	1889	1899	1894	55,942.05	.....	10,000.00
L	6	1889	1899	1894	41,581.97	.....	7,600.00
M	6	1889	1899	1894	17,509.92	.....	3,400.00
N	6	1890	1900	1895	42,858.78	.....	7,800.00
O	5	1890	1895	1895	51,958.09	.....	10,000.00
P	5	1890	1895	1895	50,746.12	.....	9,750.00
Q	5	1890	1895	1895	89,765.00	.....	17,400.00
R	5	1890	1895	1895	48,000.00	.....	9,300.00
S	5	1890	1895	1895	52,958.94	.....	10,000.00
T	5	1890	1895	1895	47,979.75	.....	8,950.00
U	5	1890	1895	1895	62,063.16	.....	10,000.00
V	5	1890	1895	1895	52,556.43	.....	10,000.00
W	5	1890	1900	1895	55,100.00	.....	\$50,000.00
X	5	1890	1895	1895	51,710.00	.....	£10,000.00
Y	5	1890	1895	1895	41,236.00	.....	8,000.00
Z	6	1890	1900	1895	10,500.00	.....	\$10,001.00
26	5	1890	1900	1895	41,800.00	.....	£8,100.00
27	5	1890	1900	1895	54,650.00	.....	10,000.00
28	5	1890	1900	1895	50,271.75	.....	8,787.50
29	5	1890	1900	1895	53,403.82	.....	9,500.00
30	5	1890	1900	1895	55,039.69	.....	10,000.00
31	5	1891	1896	1896	51,515.00	\$3,012.75	10,000.00
32	5	1891	1896	1896	52,150.00	3,025.16	10,000.00
33	5	1891	1896	1896	53,109.40	1,022.96	10,000.00
34	5	1891	1896	1896	51,870.00	517.25	10,000.00
35	6	1894	1904	1899	1,000.00	.....	\$900.00
Total,	..	....	....	....	\$1,634,397.74	\$7,578.12	.....

Total amount of debentures certified, \$1,481,217.50

THE SECURITY MORTGAGE AND TRUST COMPANY.—

CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
25 shares Southern National Bank, . . .	\$2,500.00	\$2,500.00	\$4,000.00
50 " Security Investment Company, . .	5,000.00	500.00	{ None offered for sale.
226 " Summit Town Lot Company, . .	22,600.00	22,600.00	
33 " State National Bank, . . .	875.00	825.00	\$825.00
300 " Cotton Mills Building Association,	30,000.00	28,000.00	{ None offered for sale.
56 " Texas Farm Land Company, . .	5,600.00	500.00	
850 " Trust Company Building Corporat'n, Oak Cliff Scrip,	85,000.00 325.55	85,000.00 293.00	"
55 " Dallas and Oak Cliff, Company, . .	55,000.00	27,500.00	{ Don't know.
Total, . . . . .	.....	.....	.....

Trustees for Debentures: Holland Trust Company, New York, Series A, B, C, E, G, I, K, L, M, N, O, P, Q, R, S, T, U, V, X, Y, 26, 27, 28, 29, 30, 31; Mercantile Trust and Deposit Company, Baltimore, Series D; Fidelity Insurance Trust and Safe Deposit Company, Philadelphia, Series F and 35; Trust Company of North America, Philadelphia, Series W; Illinois Trust and Savings Bank, Chicago, Series 34; New York Security and Trust Company, New York, Series 32 and 33.

When organized, July 27, 1887. Under what State laws, Texas.

Authorized capital, \$2,000,000.

Amount of capital subscribed, \$500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$500,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 1888, 8 per cent.; 1889, 10 per cent.; 1890 and 1891, each 8 per cent.; 1892, 6 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.

Total amount loaned to date, \$5,100,000, about.

Total amounts of loans paid, \$2,600,000, about.

Total amount of loans unpaid and outstanding, { Guaranteed,
In debentures and } \$2,500,000.
Unguaranteed, }

THE SECURITY MORTGAGE AND TRUST COMPANY.—

CONTINUED.

Total amount in process of foreclosure, \$25,000.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Dallas, Texas.

State the sections of country in which loans are made : Between 96th and 98th meridian and north of 30th parallel in Texas.

OFFICERS.

J. T. TREZEVANT, President.

H. A. KOHLER, 3d Vice-President.

J. C. O'CONNOR, 1st Vice-President.

W. G. BERG, Secretary.

A. R. ANDREWS, 2d Vice-President.

D. E. Greer, Trust Officer.

DIRECTORS.—J. T. Trezevant, J. T. Dargan, J. C. O'Connor, H. A. Kohler, D. E. Greer, Sam. P. Cochran, Alex Sawyer, A. A. Andrews, J. W. Roach.

STATE OF TEXAS, }
COUNTY OF DALLAS, } ss.

I, Wm. G. Berg, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

WM. G. BERG.

Subscribed and sworn to before me this 23d day of October, 1894.

D. E. GREER,

Notary Public,

Dallas County, Texas

SECURITY TRUST COMPANY,

NASHUA, HILLSBOROUGH COUNTY, NEW HAMPSHIRE.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$535,030.00
Loans on collateral security,	39,180.00
Loans on personal security,	209,295.83
Stocks and bonds,	65,700.00
Safety deposit vault,	5,000.00
Other past-due interest remitted for, but not paid to us,	8,118.69
Due from banks and bankers,	13,367.64
Cash,	1,460.75
Coupons paid, but not yet due,	17,605.93
Debenture interest, Series "A,"	2,472.35
Debenture interest, Series "B,"	1,482.84
Debenture interest, Series "C,"	1,652.39
Total Assets,	<u>\$900,366.42</u>

LIABILITIES.

Capital stock paid in,	\$200,000.00
Undivided profits,	20,112.23
Bills payable,	15,000.00
Debenture bonds outstanding,	215,600.00
Loans paid, but not remitted for,	6,591.00
Certificates of deposits bearing interest,	419,066.20
Other deposits,	18,674.66
Treasurer's checks,	4,682.73
Debenture interest, Series "D,"	639.60
Total Liabilities,	<u>\$900,366.42</u>

SECURITY TRUST COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
A,	6½	1888	1898	1895	\$50,205.00	\$50,000.00
B,	7	1888	1894	1891	52,530.00	50,000.00
B,	7	1888	1895	1891		
B,	7	1888	1898	1891		
C,	6½	1889	1899	1896	100,185.00	63,650.00
C,	6	1890	1900	1895		
D,	6	1891	1901	1896		
16,050.00						16,000.00
Total,	....	....	....	....	\$218,970.00	\$216,000.00

Total amount of debentures certified, \$216,000.00

Less amount on hand, 400.00

Total liability for debenture bonds, as per statement, . . . \$215,600.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
117 shares stock North Dakota Milling Co., . \$	11,700.00	11,700.00	.....
490 shares stock Booker Live Stock Co., .	49,000.00	49,000.00	.....
50 shares stock Grand Forks Investment Co.,	5,000.00	5,000.00	.....

Trustees for debentures, American Loan and Trust Company, Boston, Series A, B, C, and D.

When organized, August 7, 1889. Under what State laws, New Hampshire.

Authorized capital, \$500,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$200,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 8 per cent. since organization until 1893, and 3 per cent. for that year.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

SECURITY TRUST COMPANY. — CONTINUED.

Total amount loaned to date, \$2,336,350.

Total amounts of loans paid, \$1,349,242.

Total amount of loans unpaid and outstanding, { Guaranteed, \$943,900.
 { Unguaranteed, \$43,208.

Total amount in process of foreclosure, \$23,385.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Nashua, N. H.

State the sections of country in which loans are made: Pembina, Walsh, and Grand Forks counties, North Dakota, and Polk county, Minnesota.

OFFICERS.

DAVID A. GREGG, President.

F. E. ANDERSON, Vice-President.

GEO. B. CLIFFORD, Secretary.

F. S. SARGENT, Treasurer.

J. E. CLIFFORD, Assistant Treasurer.

DIRECTORS. — L. C. Pattee, E. O. Blunt, L. F. Thurber, Ira Cross, G. A. Rollins, H. C. Phaneuf, Jos. Flather, C. H. Everest, G. B. Stevens, Elbert Wheeler, F. E. Anderson, Geo. B. Clifford, F. S. Sargent, B. F. Prescott, David A. Gregg, E. H. Wason, D. E. Proctor, G. E. Anderson, Alfred Cooley, F. W. Maynard, Samuel Barrett.

STATE OF NEW HAMPSHIRE, }
 COUNTY OF HILLSBOROUGH, } ss.

I, F. S. Sargent, treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

F. S. SARGENT.

Subscribed and sworn to before me, this 12th day of October, 1894.

J. B. TILLOTSON,
Justice of the Peace.

TEXAS LOAN AND SAVINGS COMPANY,

FORT WORTH, TEXAS.

STATEMENT, SEPTEMBER 29, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$10,600.00
Loans secured by second liens on real estate at 75 per cent. face value,	20,443.55
Loans on collateral securities,	1,265.00
Furniture and fixtures,	1,650.00
Current expenses,	1,401.85
Remittances for interest matured within 60 days,	1,693.05
Other past due interest remitted for, but not paid to us,	2,072.10
Due from banks and bankers,	42,360.63
Cash,	682.30
Total,	<u>\$82,168.48</u>

LIABILITIES.

Capital stock paid in,	\$37,600.00
Undivided profits,	1,353.43
Bills payable,	2,500.00
Interest paid in advance by borrowers,	630.00
Deposits awaiting investment,	34,051.00
Due to banks and bankers,	906.67
Due to individuals,	5,127.38
Total,	<u>\$82,168.48</u>

When organized, May 22, 1891. Under what State laws, Texas.

Authorized capital, \$50,000.

Amount of capital stock subscribed, \$37,600.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$37,600.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rate of dividends for past five years, 7 per cent. to 10 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.

Total amount loaned to date, \$497,821.

Total amounts of loans paid, \$30,596.

Total amount of loans unpaid and outstanding,	{	Guaranteed, none.
	{	Unguaranteed, \$467,225.

Total amount in process of foreclosure, none.

TEXAS LOAN AND SAVINGS COMPANY.—CONTINUED.

Is the company subject to examination by local State officers? No.

Principal place of business, Forth Worth, Texas.

State the sections of country in which loans are made: Lamar, Fannin, Delta, Grayson, Cooke, Denton, Collin, Hunt, Rockwall, Dallas, Tarrant, Parker, Johnson, Ellis, Kaufman, Navarro, Hill, McLennon, Falls, Bell, Milam, and Williamson Counties, Texas.

OFFICERS.

O. A. CRANDALL, President. J. B. BRUGLER, Vice-Pres't and Treas.

A. L. MATTOCK, Secretary. A. L. CRANDALL, Assistant Treasurer.

DIRECTORS.—O. A. Crandall, J. B. Brugler, A. L. Mattock, Sam J. Hunter, A. L. Crandall.

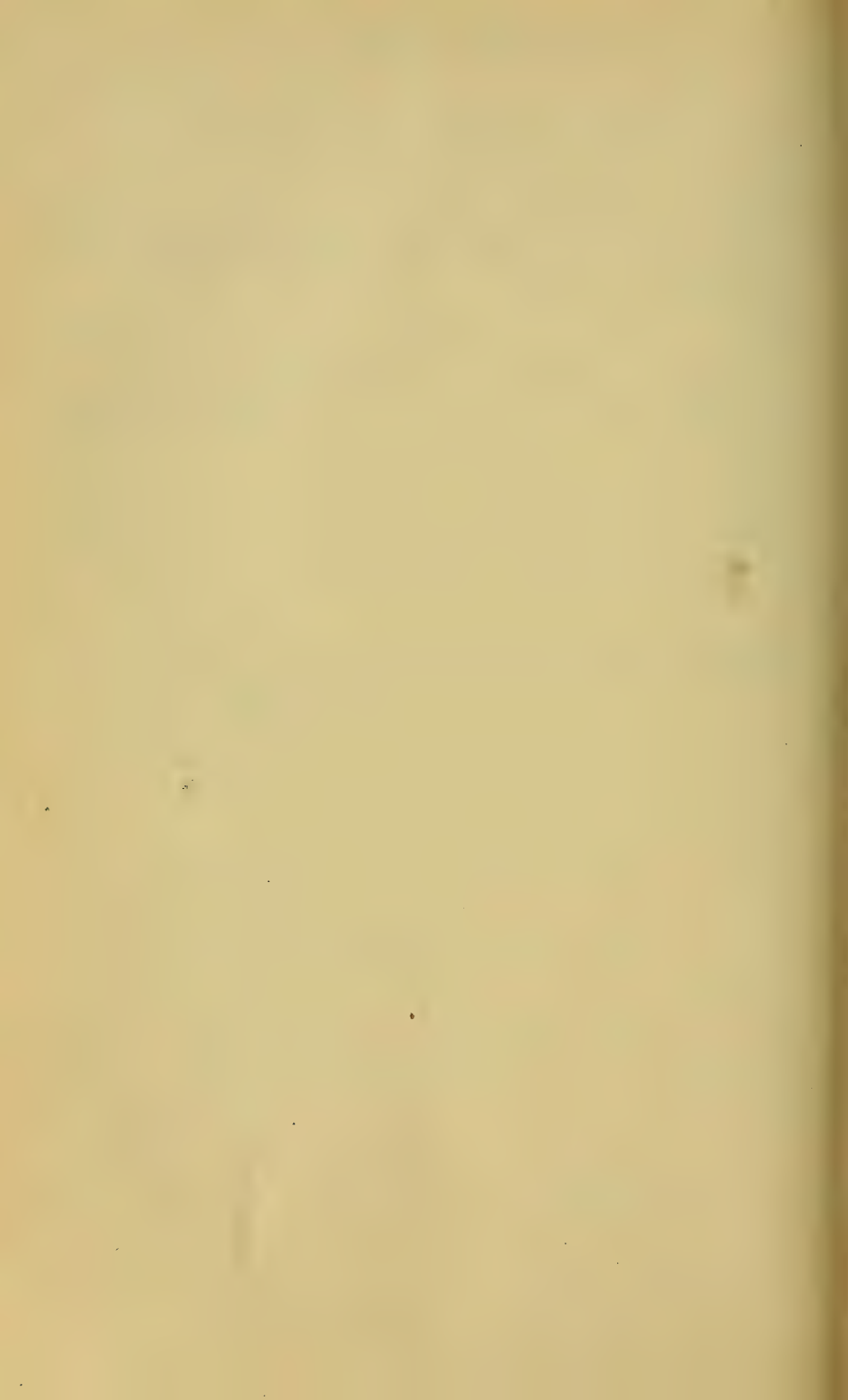
STATE OF TEXAS, }
COUNTY OF TARRANT, } ss.

I, J. B. Brugler, Vice-President and Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. B. BRUGLER.

Subscribed and sworn to before me this 9th day of October, 1894.

IRBY DUNKLIN,
Notary Public,
Tarrant County, Texas.



BUILDING AND LOAN ASSOCIATIONS

CHARTERED BY OTHER STATES

But doing business in this State.

AMERICAN SAVINGS AND LOAN ASSOCIATION,

MINNEAPOLIS, MINN.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$1,087,663.58
Loans on collateral security, stocks of association,	136,040.26
Tax sale certificates,	383.76
Office building,	74,134.20
Real estate acquired by foreclosure,	713,562.42
Expenses on account of foreclosure,	10,083.18
Furniture and fixtures and law library,	5,395.74
Due from branch offices and agents,	6,997.77
Due from banks and bankers,	199,328.17
Accrued interest on loans owned by the company,	27,419.87
Cash,	20,837.37
Accrued premium,	31,995.45
Unpaid fines,	3,541.76
Contingent fund,	8,304.32
Bills receivable (secured by real estate),	7,091.80
Permanent and paid expense accounts "Series D,"	2,234.23
Sundry accounts,	315.52
Total,	<u>\$2,335,329.40</u>

LIABILITIES.

Capital stock paid in,	\$1,281,244.46
Surplus fund,	478,730.33
Undivided profits,	6,436.45
Premiums,	531,702.96
Suspense account,	5,747.10
Surplus expense, cash on hand,	31,468.10
Total,	<u>\$2,335,329.40</u>

When organized, April 15, 1887. Under what State laws, Minnesota.

Authorized capital, \$50,000,000.

Amount of capital subscribed, \$4,817,300.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? \$1,281,244.46.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$10,500.

Total amount of its capital stock held by the company as collateral, \$1,698,500.

Rates of dividends for past five years: We pay dividends on our interest bearing stock only at 6 per cent.

AMERICAN SAVINGS AND LOAN ASSOCIATION.—CONTINUED.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$3,110,219.71.

Total amounts of loans paid, \$2,022,556.13.

Total amount of loans unpaid and outstanding, \$1,087,663.58.

Total amount in process of foreclosure, \$40,400.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Minneapolis, Minn.

State the sections of country in which loans are made: Western and Southern States.

OFFICERS.

JAMES H. BISHOP, President.

BYRON SUTHERLAND, Vice-President.

THOMAS E. BISHOP, Secretary.

CHARLES F. BROWN, Treasurer.

DIRECTORS.—James H. Bishop, Byron Sutherland, Thomas E. Bishop, F. B. Stoneman, E. A. Hutchins, Jno. G. Short, Chas. M. Cooley.

STATE OF MINNESOTA, }
COUNTY OF HENNEPIN, } ss.

I, Thomas E. Bishop, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

THOMAS E. BISHOP.

Subscribed and sworn to before me this twenty-seventh day of October, 1894.

[SEAL.]

CHAS. COOLEY,

Notary Public,

Hennepin Co., Minn.

BUILDING AND LOAN ASSOCIATION OF DAKOTA,

ABERDEEN, SOUTH DAKOTA.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$622,256.86
Loans on collateral security,	20,934.54
Tax sale certificates,	2,149.58
Stocks and bonds,	96,600.00
Office building,	26,500.00
Real estate acquired by foreclosure,	92,622.14
Expenses on account of foreclosure,	3,496.26
Furniture and fixtures,	4,186.62
Due from banks and bankers,	1,903.14
Due on uncompleted loans,	5,694.99
Accrued interest on loans owned by the company,	21,072.46
Cash,	1,306.81
Insurance premiums, advanced on properties covered by association loans,	4,538.60
Total,	<u>\$903,262.00</u>

LIABILITIES.

Capital stock paid in,	\$470,488.78
Surplus fund,	10,000.00
Guarantee fund	165,414.55
Undivided profits,	4,326.88
Debenture bonds outstanding,	235,400.00
Other deposits,	17,462.47
Sundry accounts,	169.32
Total,	<u>\$903,262.00</u>

BUILDING AND LOAN ASSOCIATION OF DAKOTA.

CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN.			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
*D	10	1891-92	12-1-94	12-1-94	\$15,000.00	\$15,000.00	\$7,500.00
	10	1891-92	1-1-95	1-1-95	91,000.00	91,000.00	45,500.00
	10	1891-92	2-1-95	2-1-95	34,400.00	34,500.00	17,200.00
	10	1891-92	3-1-95	3-1-95	11,000.00	11,000.00	5,500.00
	10	1891-92	4-1-95	4-1-95	1,800.00	1,800.00	900.00
	10	1891-92	5-1-95	5-1-95	27,800.00	27,800.00	13,900.00
E	8	1892	1-1-99	1-1-99	400.00	400.00	200.00
	8	1892	2-1-99	2-1-99	1,800.00	1,800.00	900.00
	8	1892	3-1-99	3-1-99	200.00	200.00	100.00
	8	1892	4-1-99	4-1-99	2,200.00	2,200.00	1,100.00
	8	1892	5-1-99	5-1-99	600.00	600.00	300.00
	8	1892	6-1-99	6-1-99	1,200.00	1,200.00	600.00
	8	1892	7-1-99	7-1-99	63,800.00	63,800.00	31,900.00
	8	1892	8-1-99	8-1-99	7,600.00	7,600.00	3,800.00
	7	1892	9-1-99	9-1-99	2,000.00	2,000.00	1,000.00
	7	1892	10-1-99	10-1-99	2,400.00	2,400.00	1,200.00
F	7	1892	11-1-99	11-1-99	2,000.00	2,000.00	1,000.00
	7	1892	12-1-99	12-1-99	2,000.00	2,000.00	1,000.00
	7	1893	1-1-1900	1-1-1900	55,600.00	55,600.00	27,800.00
	7	1893	2-1-1900	2-1-1900	5,000.00	5,000.00	2,500.00
	7	1893	3-1-1900	3-1-1900	20,400.00	20,400.00	10,200.00
	7	1893	4-1-1900	4-1-1900	18,600.00	18,600.00	9,300.00
	7	1893	5-1-1900	5-1-1900	17,400.00	17,400.00	8,700.00
	7	1893	6-1-1900	6-1-1900	1,200.00	1,200.00	600.00
	7	1893	7-1-1900	7-1-1900	2,400.00	2,400.00	1,200.00
	7	1893	10-1-1900	10-1-1900	3,600.00	3,600.00	1,800.00
	7	1893	11-1-1900	11-1-1900	2,400.00	2,400.00	1,200.00
	7	1893	12-1-1900	12-1-1900	5,400.00	5,400.00	2,700.00
	7	1894	1-1-1901	1-1-1901	14,800.00	14,800.00	7,400.00
	7	1894	2-1-1901	2-1-1901	1,000.00	1,000.00	500.00
	7	1894	3-1-1901	3-1-1901	8,800.00	8,800.00	4,400.00
	7	1894	4-1-1901	4-1-1901	9,800.00	9,800.00	4,900.00
	7	1894	5-1-1901	5-1-1901	200.00	200.00	100.00
	7	1894	6-1-1901	6-1-1901	14,000.00	14,000.00	7,000.00
	7	1894	7-1-1901	7-1-1901	20,400.00	20,400.00	10,200.00
	7	1894	8-1-1901	8-1-1901	1,200.00	1,200.00	600.00
	7	1894	9-1-1901	9-1-1901	600.00	600.00	300.00
	7	1894	10-1-1901	10-1-1901	800.00	800.00	400.00
					\$470,800.00	\$470,800.00	\$235,400.00

* Payment of Series "D," debentures may be demanded on interest dates by giving stipulated notice.

BUILDING AND LOAN ASSOCIATION OF DAKOTA. — CONTINUED.

Total amount of debentures certified,	\$235,400.00
Less amount on hand and with agents,	0
Total liability for debenture bonds, as per statement,	235,400.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
St. Paul Investment and Savings Society, 1st mortgage bonds,	\$ 104,000.00	93,600.00	104,000.00
Stocks in other Building and Loan Associations,	3,000.00	3,000.00	3,000.00

Trustees for debentures: Northwestern National Bank, Aberdeen, S. D., trustee for debentures bearing 10 per cent. interest.

First National Bank, Aberdeen, S. D., trustee for debentures bearing 8 per cent. interest.

First National Bank, Aberdeen, S. D., trustee for debentures bearing 7 per cent. interest.

When organized, October 18, 1888. Under what State laws, territory of Dakota, now State of South Dakota.

Authorized capital, \$25,000,000.

Amount of capital subscribed, \$1,866,700 (cumulative stock).

Liability of stockholders beyond capital paid in, \$1,396,211.22.

What part of the capital stock is paid in cash, \$470,488.78.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$7,000.

Total amount of its capital stock held by the company as collateral, \$671,000 (par value cumulative stock).

Rates of dividends for past five years, 24, 18, and 12 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$1,281,611.06.

Total amounts of loans paid, \$650,569.66.

Total amount of loans unpaid and outstanding, { Guaranteed, none.
Unguaranteed, none.

Total amount in process of foreclosure, \$76,488.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Aberdeen, So. Dakota.

State the sections of country in which loans are made: Dallas, Tex.; Lincoln, Neb.; Indianapolis, Ind.; Sioux City, Ia.; Tacoma and Whatcom, Wash.; South Dakota, and a few loans in North Dakota and Kansas.

BUILDING AND LOAN ASSOCIATION OF DAKOTA. —
CONTINUED.

OFFICERS.

S. H. JUMPER, President.

A. W. CAMPBELL, Vice-President.

C. F. EASTON, Secretary.

C. E. REED, Treasurer and Attorney.

DIRECTORS. — S. H. Jumper, A. W. Campbell, C. F. Easton, C. E. Reed,
H. C. Beard, Jas. C. Johnson.

STATE OF DAKOTA, }
COUNTY OF BROWN, } ss.

I, C. F. Easton, secretary of the aforesaid company, do solemnly swear that
the foregoing statement is true, to the best of my knowledge and belief.

C. F. EASTON.

Subscribed and sworn to before me this second day of October, 1894.

A. S. REED,

Notary Public, South Dakota.

CUMBERLAND BUILDING-LOAN ASSOCIATION.

CHATTANOOGA, TENN.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$147,818.88
Loans on collateral security,	604.00
Office building,	10,020.80
Other real estate purchased,	1,558.54
Dividends paid on stocks and bonds,	5,884.35
Furniture and fixtures,	585.85
Current expenses,	540.93
Due from branch offices and agents,	205.95
Due from sundry persons,	75.00
Cash,	17,960.08
Interest and discount,	28.80
Fines, interest, and premium due and secured,	2,410.46
Supplies on hand,	903.38
Insurance and taxes advanced,	428.32
Indemnity fund: investments secured,	68,836.70
Total,	<u>\$257,862.14</u>

LIABILITIES.

Capital stock paid in, installment,	\$35,340.60
Capital stock paid in, prepaid,	37,504.00
Guarantee fund, common stock,	100,000.00
Undivided profits,	1,398.76
Fees,	42.00
Dividends declared,	9,352.90
Trust savings deposits,	296.50
Unearned premium and interest,	73,927.38
Total,	<u>\$257,862.14</u>

When organized, June, 1892. Under what State laws, Tennessee.

Authorized capital, \$10,000,000.

Amount of capital subscribed, \$1,582,400.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? As shown under liabilities.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? No stock loans to officers.

Total amount of its capital stock held by the company as collateral, one share for each \$100 borrowed.

Rates of dividends for past five years, 21.85 per cent. 1st year; 24.37 per cent. 2d year, on loan fund Class A, and ratably in other classes.

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

Do you cause a personal examination of offered security to be made by paid employes of the company? Yes.

Net amount loaned to date, \$8,621,601.

Net amounts of loans paid, \$1,172,051.

Net amount of loans unpaid and outstanding, { Guaranteed, \$74,495.50.
Unguaranteed,

Total amount in process of foreclosure, \$8,350.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Chattanooga, Tenn.

State the sections of country in which loans are made: Principally in Knoxville, Chattanooga, Nashville, and Memphis, Tenn.; Atlanta, Georgia; and Little Rock and Pine Bluff, Arkansas.

OFFICERS.

J. D. ROBERTS, President.

WM. HEPBURN RUSSELL, 1st Vice-Pres.

W. J. BOSS, 2d Vice-President.

H. S. PROBASCO, Treasurer.

JAMES HAYWARD, Secretary.

CHAS. E. COLSTON, General Agent.

GEO. W. EASLEY, General Counsel.

DIRECTORS.—E. S. Daniels, F. S. Yager, O. L. Hall, Don Alexander.

STATE OF TENNESSEE, }
COUNTY OF HAMILTON, } ss.

I, James Hayward, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

JAMES HAYWARD.

Subscribed and sworn to before me this 12th day of November, 1894.

CHAS. E. COLSTON,
Notary Public.

EXPLANATORY NOTE.

By reason of its indemnity fund, created by the common stock, which stock cannot be withdrawn until all other obligations of the association have been discharged, the Cumberland is considered to be practically a co-operative bank.

The full amount of the indemnity fund is \$100,000, of which over \$30,000 has been paid in in cash, and the remainder is covered by demand notes secured by collateral in double that amount. As to all but holders of this stock, the Cumberland has \$1.40 of net assets for every \$1 of net liabilities.

Building and loan associations are considered perfectly safe when their assets and liabilities are equal. The Cumberland has no debts other than to stockholders.

The eight per cent. fixed dividend stock is sold at par for cash, \$100 a share. It is registered by the Central Trust Company of New York, and secured by deposit with the Bank of Chattanooga of first mortgages and mortgage notes in double the amount of this stock outstanding. These mortgages are further

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

secured by improved productive real estate in nearly, if not quite, twice the value of the notes it secures. As every payment by the borrower reduces the value of these notes, the association is required to deposit with the trustee additional notes and mortgages to cover such depreciation. A similar requirement operates in case any note is withdrawn for foreclosure or otherwise.

Four per cent. dividends are paid on this stock semi-annually, as per coupons attached. These coupons may be cashed either at the home office or at the Chase National Bank in New York city.

The stock runs ten years, but may be withdrawn after two years at the option of the holder, or called in after five years at the option of the association. No fee is paid therefor either when subscribing or withdrawing.

The association issues several kinds of withdrawable stock:

Class A, calling for a payment of 50 cents a month, not to run longer than 100 months.

Class B, special for borrowers.

Class C, calling for payment of \$1 a month, limited to 70 months.

Class D, prepaid stock, sold at \$38.50 a share, and not further assessable. Settlement at the end of 100 months.

Class E, sold at \$55 a share, carrying coupons at 6 per cent., or \$1.65, payable each six months, with a guarantee of settlement at the end of 100 months.

Profits on the above classes are not guaranteed, but the association engages to pay in cash to the holder at the expiration of the specified period the full net book value of the stock, unless the stock has sooner matured.

No initiation membership fee is charged, the association advancing on account of each subscriber his proportion of the cost of organization. This advance is made a charge on the expense fund, which will cover the same if the stock persists. In consideration therefor the subscriber agrees, in the event of withdrawal before maturity or the guaranteed time of settlement, to pay \$1 a share for a life membership certificate.

By reason of such payment he becomes a member for life, and at any time may be re-instated without charge to the extent of the number of shares carried by him, and should he withdraw a second time, there is no further fee for doing so.

All of the above stock may be withdrawn at any time, and the withdrawal value is the full amount paid in with 6 per cent. interest for the first two years, one-half of the credited profits in the third and fourth years, and three-quarters of the credited profits thereafter. The life membership fee is charged against the withdrawal value.

The expense charge is limited to four-tenths of one per cent. a month on the principal paid in on account of stock, and is paid out of the profits.

In lieu of salaries, officers and agents are paid commissions, their remuneration thus being dependent on the success of their efforts.

Stock may be transferred, reduced, or suspended on request of the holder.

All officers handling the association's fund are bonded in ample amount in some fidelity insurance company, and these bonds are deposited with the treas-

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

urer of the State of Tennessee. Funds are drawn out only on vouchers, and then by check signed by the treasurer, countersigned by the president and attested by the secretary.

The Cumberland is under the supervision of the treasurer of the State of Tennessee, whose deputy, the building and loan examiner, once in each year carefully and thoroughly audits all the accounts, and makes his report in full, which report is filed at the State capitol and is subject to public inspection.

All funds of the association are loaned only to members on non-negotiable first mortgages on improved city homestead property, at not to exceed 60 per cent. of the actual cash value of the same. For every \$1,000 loaned, the association receives a monthly payment made up of the agreed stock dues, \$5 interest and the premium bid. For the past two years, on loans in class A, the average payment has been \$17, not to run longer than 100 months, thus continually reducing the risk and increasing the security each month. Loans are principally confined to the thriving, growing cities of the South, in which real estate has an increasing value. No loans are made on farms, factories, hotels, or public buildings.

If the borrower is carrying stock in class C, his monthly payment would be \$22 a month on \$1,000 borrowed, not to run longer than 70 months.

A borrower may arrange any other terms for which purpose class B stock is used. Considering the same rate of premium and interest, if he wished a guaranteed release at the end of ten months, he would pay \$1,070 in all, being \$107 a month for the agreed time. So, generally,

The total cost for 20 months would be,	.	.	.	.	.	\$1,140.00
Requiring a monthly payment of,	.	.	.	.	.	57.00
The total cost for 30 months would be,	.	.	.	.	.	1,210.00
And the monthly payment,	.	.	.	.	.	40.34
The total for 40 months would be,	.	.	.	.	.	1,280.00
And the monthly payment,	.	.	.	.	.	32.00

In each of the above cases the interest is \$5 and the premium \$7 per month. The monthly stock dues on ten shares are as follows:

Ten months,	.	.	.	.	.	.	.	\$95.00
Twenty months,	.	.	.	.	.	.	.	45.00
Thirty months,	.	.	.	.	.	.	.	28.34
Forty months,	.	.	.	.	.	.	.	20.00
One hundred months,	.	.	.	.	.	.	.	5.00

It will be seen that by paying less than twice as much per month, the borrower is released at the end of forty months as against one hundred months for the smaller payment, while the association gets the same gross profit in each case on the full amount loaned for the time the loan is in force. The reason is in this, that on the forty month plan the stock payment of \$20 is four times what it is on the one hundred month plan, and it is the maturity of the stock that releases the loan.

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

The converse of the above propositions is also true, and if a borrower wishes to make smaller payments for a longer time than one hundred months, he may do so, being guaranteed a release at that period in which the rate of gross profit made on his loan would mature his stock.

In every case the borrower, being also a stockholder, participates ratably in any excess profits made by the association, and his loan will be released inside the specified number of months, should his stock sooner mature.

This plan is considered more equitable than to allow borrowers paying differing rates of gross profits to share equally, according to the number of shares carried by them, in the profits. The Cumberland divides the profits among the borrowers according to their contribution to the profit account, while profits are divided among free stockholders according to their contribution to the loan fund.

OFFICE OF STATE TREASURER.

NASHVILLE, TENN., October 18, 1892.

This is to certify that the Cumberland Building-Loan Association of Chattanooga, Tennessee, has made the deposit with me, as treasurer, of securities as is provided by an Act of the General Assembly, State of Tennessee, passed March 26, 1891, entitled "An Act to regulate the business of Building and Loan Associations." Said association is, therefore, duly licensed to do business in this State.

Witness my hand and seal this 18th day of October, 1892.

[SEAL]

M. F. HOUSE,

Treasurer State of Tennessee.

STATE EXAMINER'S CERTIFICATE.

To whom it may concern:

In compliance with the law of Tennessee, I have made a careful and exhaustive examination of the books of the Cumberland Building and Loan Association of Chattanooga, Tenn. I find them accurate and correct in every respect.

An admirable system of checks and balances and the most thorough system of accounting serve to assure the safe handling of the funds of the association, and the protection of its investors and stockholders.

The plans of the association are in conformity with the most progressive ideas of the building and loan business, being at the same time safe and conservative.

GEO. A. GAMMON,

State Examiner.

OFFICE OF STATE TREASURER.

NASHVILLE, TENN., September 21, 1894.

This is to certify that, in accordance with the requirements of the building and loan law of Tennessee, Mr. Geo. A. Gammon, examiner for this department, has verified the statement and made an examination of the books of the Cumberland Building and Loan Association of Chattanooga, Tennessee, for the year end-

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

ing June 30, 1894, and his report submitted to this department agrees in all respects with the statement filed by the association.

E. B. CRAIG,
Treasurer of Tennessee.

TRUSTEE'S CERTIFICATE.

We, the undersigned, doing business under the name of the Bank of Chattanooga, hereby certify, that as trustee under the trust agreement entered into by the Cumberland Building-Loan Association as to what is known as its 8 per cent. fixed dividend income stock, we hold notes made to said association, and mortgages securing the same, of face value in excess of double the amount of said stock issued by said association and bearing our certificate; and further, that said notes and mortgages are held by us pursuant to said trust agreement for the benefit of the legal owners of said stock.

WICHE, FROBASCO & CO.,
Trustee.

CHATTANOOGA, TENN., Dec. 13, 1894.

EXTRACTS FROM BUILDING AND LOAN LAW OF THE STATE OF TENNESSEE. ACTS OF 1891. CHAPTER NO. 2.

SECTION 1. Every building and loan association heretofore or hereafter incorporated under the laws of this State which loans its funds outside of the county in which it has its domicile, shall deposit and keep on deposit with the treasurer of the State, or with a trust company legally incorporated, and duly organized under the laws of this State, to be selected by the board of directors of such association, in trust for all its members and creditors, mortgages (or other securities) received by it in the usual course of its business, amounting to not less than twenty-five thousand (25,000) dollars nor more than fifty thousand (50,000) dollars, at the discretion of the State treasurer. When such mortgages (or other securities) are deposited with the said trust company, such company shall certify to the treasurer of the State that the said securities have been and are deposited with it under this act, and the same shall not be surrendered to or returned to the said building and loan association without the authority or sanction of the said treasurer of the State; *provided*, that every such corporation heretofore organized, whose mortgages or other securities so deposited do not amount to twenty-five thousand (25,000) dollars, shall, within six months from the passage of this act, deposit with the treasurer of the State, or trust company, such additional securities, as, with the securities so deposited, shall equal in value the sum of twenty-five thousand (25,000) dollars; and every such corporation hereafter organized, before commencing to do business, shall deposit with the said treasurer of the State, or trust company in trust, as aforesaid, the securities of the value of twenty-five thousand (25,000) dollars. The securities mentioned in this proviso shall consist of bonds or treasury notes of the United States, national or State bank stocks or bonds of this State or any other State of the United States, or of any solvent city, county, or town of this State, or of any State of the United

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

States having legal authority to issue the same, or first mortgages on real estate, or other legal securities aggregating in value twenty-five thousand (25,000) dollars, and such securities may be withdrawn from time to time when mortgage securities of corresponding value shall be deposited in lieu and place thereof as provided in this act, or when other securities of like character and value are substituted thereof [therefor], and it shall be the duty of the treasurer of the State to examine the affairs of the said association from time to time to ascertain whether said associations have deposited all their securities and otherwise complied with the requirements of this act.

SEC. 8. No officer, director, or agent of any building and loan association incorporated under the laws of this State, shall sell, issue, or knowingly cause to be sold or issued to any person not a resident of the State, in which the home office of said association is located, any stock of said association, while said association does not have on deposit securities as required by section 1 of this act. Any violation hereof shall be deemed a misdemeanor, and, upon conviction, the offender shall be punished by a fine of not less than one hundred dollars, nor more than five hundred dollars, or by imprisonment not less than ten days or more than six months or by both such fine and imprisonment in the discretion of the court.

SEC. 9. On or before the first day of September in each year every building and loan association doing business in this State and governed by this act shall deposit with the treasurer of the State a report of its affairs and operations for the year ending on the 30th day of June immediately preceding; such report shall be verified under oath by the president and secretary, or by three directors of the association, and shall contain answers to the following questions:

1. The date when the association was incorporated and the par value of each share of stock.
2. The number of shares sold during the year.
3. The number of shares canceled and withdrawn during the year.
4. Number of shares in force at the end of the year.
5. A statement of the receipts and disbursements of the loan fund during the year.
6. A statement of the assets and liabilities at the end of the year.

Such association shall pay to the treasurer of the State \$50 on filing such report. If any such association shall willfully fail to furnish to the treasurer of the State any report required by this act, at the time so required, it shall, in the discretion of the State treasurer, forfeit the sum of twenty-five dollars (\$25) per day for every day such report shall be delayed or withheld, and the treasurer of the State may maintain an action in his name of office to recover such penalty, and the same shall be paid into the treasury of the State for the benefit of the State.

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

SEC. 11. (As amended by Chapter 114, Acts of 1893.) It shall be the duty of the treasurer of the State, once in each year, at such time as he may select, to have the books and statements of each association governed by this act, and doing business under the laws of this State, examined and verified, and for that purpose he is hereby authorized and empowered to employ an agent or expert to do the same, who shall be subject to removal at any time by the treasurer.

SEC. 12. All of the officers of any building and loan association governed by this act, and doing business in this State, who handle any of the funds of such associations, shall give sufficient bonds for the faithful performance of their duties as the board of directors may require, and no such officer shall be deemed qualified to enter upon the duties of his office until his bond is approved by the board of directors, with whom such bond shall be filed; *provided*, that the State treasurer may require of any association, at any time, such increase of any bond or additional sureties thereto, or such increase of said insurance as he may deem necessary for the protection of the members. The penalty for a failure of any association to file and maintain the bonds or policy, as required by the provisions of this section, shall be a fine of one hundred (\$100) dollars for each day such association transacts business after such bond has become due under the provisions of this act, said bond or policy shall be held in trust for the benefit and protection of the members of such association, and shall be enforceable by any member whenever cause of action shall accrue thereon.

THE EASTERN BUILDING AND LOAN ASSOCIATION

SYRACUSE, NEW YORK.

STATEMENT, OCTOBER 1, 1894.

ASSETS.

Loans secured by first liens on real estate,	\$1,122,250.00
Loans on collateral security,	13,605.95
Loans on personal security,	134.46
Real estate acquired by foreclosure, }	42,572.70
Expenses on account of foreclosure, }	
Furniture and fixtures,	2,805.03
Due from sundry persons,	4,172.97
Due from banks and bankers,	148,742.39
Cash,	27.76
Taxes and insurance advanced,	5,971.73
Dues, interest, and premium on loans accrued,	48,785.17
Loans in foreclosure,	4,448.25
Total Assets,	\$1,393,516.41

LIABILITIES.

Capital stock paid in,	\$100,000.00
Undivided profits,	225,080.57
Due borrowers on loans in process of completion,	58,765.00
Monthly installment stock,	690,293.79
Paid-up stock,	131,229.50
Fully paid stock,	186,411.50
Due sundry persons,	1,736.05
Total Liabilities,	\$1,393,516.41

When organized, March, 1890. Under what State laws, New York.

Authorized capital, \$50,000,000.

Amount of capital subscribed, \$100,000 guarantee capital.

Liability of stockholders beyond capital paid in, \$1,007,934.79.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years,

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, don't know.

Total amounts of loans paid,

Total amount of loans unpaid and outstanding,	{ Guaranteed,
	{ Unguaranteed,

THE EASTERN BUILDING AND LOAN ASSOCIATION.—

CONTINUED.

Total amount in process of foreclosure, \$4,448.25.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Syracuse.

State the sections of country in which loans are made: New York, Connecticut, Pennsylvania, Virginia, West Virginia, Illinois, Iowa, Colorado, Utah, Nebraska, Alabama, District of Columbia.

OFFICERS.

JOHN DUNN, JR., President.

DWIGHT H. MURRAY, Vice-President.

ALFRED J. WHITTON, Secretary.

J. A. NOTTINGHAM, Treasurer.

CHAS. A. POOLER, General Manager.

MARTIN H. BUNN, Manager Loan Dept.

D. A. PIERCE, General Attorney.

WM. H. EMERY, Assistant Secretary.

C. H. REYNOLDS, Field Manager.

HENRY H. LOOMIS, Director.

FRANK E. BUTLER, Director.

STATE OF NEW YORK, }
COUNTY OF ONONDAGA, } ss.

I, Alfred J. Whitton, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

ALFRED J. WHITTON.

Subscribed and sworn to before me this third day of October, 1894.

LEONARD C. CROUCH,
Notary Public.

NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION,

621 BROADWAY, NEW YORK.

STATEMENT, DECEMBER 18, 1894.

ASSETS.

Real estate mortgages,	\$562,300.00
Real estate foreclosed,	17,864.81
Uncompleted loans,	7,959.20
Stock loans,	5,308.00
Cash loan fund,	18,735.16
Cash expense fund,	823.60
Insurance,	254.77
Real estate taxes,	722.06
Office furniture,	347.70
C. R. Vance, bond,	250.00
Foreclosure account, fees,	766.76
Banking Department, New York,	126.02
Expense account,	2,335.92
Rent,	1,633.36
Traveling expenses,	496.62
Salaries,	13,536.00
New furniture and fixtures,	2,026.81
Attorney's fees,	121.01
Advertising,	696.37
Printing,	1,057.78
Postage,	443.73
Agents' commissions,	6,398.96
Sundry expenses,	3,017.24
Total Assets,	<u>\$647,221.88</u>

LIABILITIES.

Mortgage premiums,	\$241,664.55
Installment members,	200,633.19
Prepaid members,	114,086.00
Full paid members,	1,000.00
Installment earnings,	38,290.55
Prepaid earnings,	10,292.34
Interest,	182.46
Forfeited stock,	890.34
Expense fund profits,	347.70
Profit and loss,	7,121.33
Expense fund,	32,691.56
Sundries,	21.86
Total Liabilities,	<u>\$647,221.88</u>

NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION. — CONTINUED.

OFFICERS.

W. F. THOMPSON, President and General Manager.

W. O. CORNING, Vice-President.

W. C. MARSH, Secretary and Treasurer.

W. A. CARPENTER, Superintendent of Collections.

W. G. HAVENS, General Attorney.

DIRECTORS. — W. F. Thompson, W. C. Marsh, W. A. Carpenter, W. O. Corning, W. G. Havens.

General Office, 621 Broadway, New York.

I hereby swear that the foregoing statement of the New York National Building and Loan Association is true, to the best of my knowledge and belief.

W. A. CARPENTER,

Assistant Secretary.

NEW YORK, December 18, 1894.

WAYNE B., L., AND A. F. ASSOCIATION,

PALMYRA, N. Y.

STATEMENT, APRIL 30, 1894.

ASSETS.

Loans on bond and mortgage,	.	.	.	.	.	\$589,959.25
Loans on shares,	.	.	.	.	.	25,195.23
Real estate,	.	.	.	.	.	37,437.74
Real estate sold on contract,	.	.	.	.	.	2,375.00
Furniture and fixtures,	.	.	.	.	.	1,500.00
Insurance advanced,	.	.	.	.	.	137.95
Cash,	.	.	.	.	.	26,783.28
Total Assets,	.	.	.	.	.	\$683,388.45

LIABILITIES.

Dues on weekly installment stock,	.	.	.	.	.	\$462,765.20
Dividends credited on installment stock,	.	.	.	.	.	83,351.47
Dues on monthly installment stock,	.	.	.	.	.	33,095.07
Dividends credited on monthly installment stock,	.	.	.	.	.	727.24
Paid-up stock,	.	.	.	.	.	40,200.00
Prepaid stock,	.	.	.	.	.	44,800.00
Advance payments,	.	.	.	.	.	627.81
Due on loans,	.	.	.	.	.	6,950.00
Insurance collected against loans,	.	.	.	.	.	2,913.52
Undivided profits,	.	.	.	.	.	7,958.14
Total Liabilities,	.	.	.	.	.	\$683,388.45

I, Charles M. Preston, Superintendent of Banks of the State of New York, do hereby certify that I have caused the annexed copy of statement of the assets and liabilities of the Wayne B., L., and A. F. Association to be compared by a competent clerk with the original on file in the Banking Department, and the same is a correct copy of said statement, and of the whole thereof.

In witness whereof, I have hereunto set my hand, and caused my official seal to be affixed, this 3d day of November, 1894.

[SEAL]

CHARLES M. PRESTON,
Superintendent.

LAWS.

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

SECTION 1. In the construction of all statutes of this State G. S. 1875, 553. words and phrases shall be construed according to the common only approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly: Words and phrases generally.

The phrase "railroad company" shall be construed to 1884, ch. 110. mean and include all corporations, trustees, receivers, or Railroad Company. other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

The term "banks" shall include all incorporated banks. G. S. 1875, 553.

The term "savings banks" shall include savings banks, G. S. 1875, 553. societies for savings, and savings societies. Savings Banks.

The term "foreign insurance company" shall include any G. S. 1875, 553. company, corporation, association, partnership, or individual, Foreign Insurance Company. of any foreign government, doing fire insurance business in this State.

The term "public buildings" shall include a State-house, G. S. 1875, 553. court-house, county-house, town-house, arsenal, magazine, Public Buildings prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or

borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, school-house, or other building generally used for literary instruction.

G. S. 1875, 554.
Number; gender;
joint authority;
"month";
"year";
"oath"; "person"
and "another";
"preceding";
"following"; and
"succeeding";
"sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.
Repeal of statute;
effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.
Punishments,
penalties, pending
suits, and
prosecutions
not affected by
repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,
§ 89.
Trust funds,
how loaned or
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.
Unlawful waste
on mortgaged
premises.

EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.
Embezzlement
by public
officer, execu-
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.
Embezzlement
by officer or
agent of private
corporation or
individual.
34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

[Public Acts of 1893, Substitute for Senate Bill No. 85.]

CHAPTER CCXXIX.

An Act concerning Investments by Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus, in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school dis-

What investment savings banks may lawfully make.

tricts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

Investments by
certain banks.

A trustee of the bank to be an appraiser in loans on land.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Penalty for making false entries by bank officials.

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[Public Acts of 1893, Senate Bill No. 197.]

CHAPTER CLXVII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Bank commissioners to supervise investment companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to

all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1893, Senate Bill No. 168.]

CHAPTER CLXXXIII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company.

Limitation of guaranty by investment company.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed.

Repeal.

SEC. 3. This act shall take effect upon its passage.

Immediate effect.

Approved, June 6, 1893.

[General Statutes.]

SEC. 1854. No person shall act in this State as the agent or representative of any such corporation organized under the laws of another State, or sell, offer for sale, or negotiate choses in action owned, issued, negotiated, or guaranteed by it, unless such corporation shall have submitted itself and its financial condition to the examination of the Bank Commissioners, in such manner as to enable them to make such a report thereof as is specified in the preceding section, which report they shall make as often and in the same manner as is required of like corporations in this State.

1887, ch. 135.
Agents of foreign companies.

SEC. 1855. Any person who violates the provisions of the preceding section shall forfeit one thousand dollars to the State, to be collected by the State's Attorney for the county

1887, ch. 135.
Penalty.

in which such action may properly arise, by an action on this chapter, and it is hereby made the duty of every State's Attorney to bring action for such forfeiture whenever an instance of such violation is reported to him by the Bank Commissioners, and the Bank Commissioners shall so report all such instances as come to their attention."

1887, ch. 135.
Bank Commis-
sioners may ex-
amine by
deputy.

SEC. 1856. The Bank Commissioners may make the examinations required by this chapter, either in person or by deputy, and shall have power to appoint to such position of deputy and remove therefrom at pleasure a resident of this State, and as compensation for such examinations may collect from the companies so examined all actual expenses and such further sum as may be determined by the Comptroller to be reasonable and just.

1887, ch. 135.
May accept cer-
tificates of
officers of other
States.

SEC. 1857. The Bank Commissioners may accept, in lieu of an examination by themselves or their deputy, the certificate of any State officer having supervision of such companies, that examinations have been made in their respective States, provided such certificate is accompanied by a sworn report showing the financial condition of any such company; such report to comply in all respects with the provisions of this chapter.

[Public Acts of 1889, Substitute for House Bill No. 151.]

CHAPTER CCXLVIII.

Shares of capital
stock, how set in
list.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors.

Definition.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided ; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided ; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action taxable in accordance with law when issued.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in this State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year ; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by the provisions of this act.

Choses in action to be negotiated only by authorized agent.

Duration of certificates.

Bond of corporation.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under

Return of corporation.

the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

Corporation
may pay one
per cent. in lieu
of all other
taxes.

Who is an
investment
broker.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Investment
broker must
have certificate
of authority
from State
Treasurer.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer

of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act. Penalty for violation of this act.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment. Forfeiture for failure to make return.

SEC. 13. It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed Duty of assessors.

Form of statement.

Penalties.

of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 .” Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Repeal.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies; but it shall not be necessary for said companies, or any of them, to accept said amendment.

Approved, June 22, 1889.

[Public Acts of 1893, House Bill No. 261.]

CHAPTER CLX.

An Act concerning Taxation of Joint Stock Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Taxation of
joint stock
investment
companies.

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Approved, May 26, 1893.

[Public Acts of 1893, Senate Bill No. 238.]

CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

Return by
investment
broker.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one percentum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon en-

Payment of taxes
by owner on
chose in
action.

dorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the state for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this state for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

Duty of board
of equalization.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn

from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Approved, June 14, 1893.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

3916. Stock of non-residents in other corporations, how taxed.

3917. Corporations to have a lien for tax paid on stock of non-residents.

3918. Returns by and tax on savings banks.

SECTION.

3930. Meetings of Board of Equalization; to correct returns, etc.

3932. Penalty for failure to make returns.

SEC. 3916. The cashier or secretary of each corporation, G. S. 1875, 167, § 2. whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

Stock of non-residents in certain other corporations, how taxed.

[Public Acts of 1893, House Bill No. 255.]

CHAPTER CLXXXIX.

Concerning Taxation of Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Stock in joint
stock
investment
company, when
not taxed.

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Approved, June 6, 1893.

[General Statutes.]

G. S. 1875, 168,
§ 3.
Corporations to
have a lien for
tax paid on
stock of non-
residents.

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

1878, ch. 64.
Returns by and
tax on savings
banks.
37 Conn., 173.
48 Conn., 44.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said sav-

ings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

G. S. 1875, 169,
§ 11.
1887, ch. 117,
§ 3, 4.
Meetings of
Board of
Equalization.

Board of Equalization shall correct statements.

G. S. 1875, 169,
§ 12.
Penalty for
failure to make
returns.





HARTFORD HOSPITAL.—South Wing

39TH ANNUAL REPORT

OF THE

Executive Committee

OF THE

HARTFORD HOSPITAL

INCLUDING THE

TENTH ANNUAL REPORT

OF

OLD PEOPLE'S HOME

AND THE

SEVENTEENTH ANNUAL REPORT

OF THE

HARTFORD HOSPITAL

TRAINING SCHOOL FOR NURSES

HARTFORD, CONN.

Press of The Case, Lockwood & Brainard Company

1894

OFFICERS OF THE HARTFORD HOSPITAL.

Elected at the Annual Meeting, December 13 and 20, 1893.

GURDON W. RUSSELL, M.D., *President.*
JONATHAN B. BUNCE, *Vice-President.*
WARD W. JACOBS, *Secretary and Treasurer.*

Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.
HARMON G. HOWE, M.D., 51 Church St.
THOMAS SISSON, 259 Main St.

Committee on Finance.

JONATHAN B. BUNCE,
*THOMAS O. ENDERS,
HENRY A. REDFIELD.

Auditors.

JONATHAN B. BUNCE,
*THOMAS O. ENDERS.

Librarian.

WILLIAM W. KNIGHT, M.D.

Directors.

GURDON W. RUSSELL, M.D.,
ROLAND MATHER,
JONATHAN B. BUNCE,
HENRY C. ROBINSON,
HENRY K. MORGAN,
*THOMAS O. ENDERS,
THOMAS SISSON,
HARMON G. HOWE, M.D.,
HENRY A. REDFIELD,
MELANCTHON STORRS, M.D.,
HENRY C. DWIGHT,
*W. A. M. WAINWRIGHT, M.D.,
LEVERETT BRAINARD, Mayor, *ex officio.*

* Deceased.

Medical and Surgical Staff.

GURDON W. RUSSELL, M.D., *Chairman*,
P. H. INGALLS, M.D., *Secretary*.

Consulting Physicians and Surgeons.

GURDON W. RUSSELL, M.D.,
ASHBEL W. BARROWS, M.D.

Visiting Surgeons.

GEORGE C. JARVIS, M.D.,
*W. A. M. WAINWRIGHT, M.D.,
G. PIERREPONT DAVIS, M.D.,
HARMON G. HOWE, M.D.,
MELANCTHON STORRS, M.D.

Visiting Physicians.

HORACE S. FULLER, M.D.,
WILLIAM W. KNIGHT, M.D.,
JAMES CAMPBELL, M.D.,
EDWARD K. ROOT, M.D.

Ophthalmic and Aural Surgeon.

WILLIAM T. BACON, M.D.

Gynecologist.

P. H. INGALLS, M.D.

Orthopedic Surgeon.

ANSEL G. COOK, M.D.

Pathologist.

CHARLES C. BEACH, M.D.

* Deceased.

Vice-Presidents and Directors for Life.—\$500.

BARTHOLOMEW, GEORGE M.
 BEACH, GEORGE
 CHENEY BROTHERS,
 COLT, SAMUEL C.
 COLT, MRS. SAMUEL
 COOLEY, FRANCIS B.
 DAVIS, DR. AND MRS. G. PIERREPONT
 DAY, THOMAS M.
 FERGUSON, REV. HENRY
 FOSTER & CO.
 FOX, MOSES
 FRANKLIN, MRS. ANNA L.
 GOODMAN, AARON C.
 GOODWIN, REV. FRANCIS
 GOODWIN, JAMES J.
 HUNT, HOLBROOK & BARBER
 JARVIS, RICHARD W. H.
 KENEY, H. & W.
 MATHER, ROLAND
 MORGAN, HENRY K.
 PECK, CORNELIA C.
 PHILLIPS, DANIEL
 POPE, ALBERT A.
 ROBINSON, HENRY C.
 RUSSELL, GURDON W., M.D.
 TUTTLE, SAMUEL I.
 TUTTLE, WILLIAM F.
 WOODRUFF & BEACH.

Directors for Life.—\$200.

BARNEY, MRS. LAURA DUNHAM
 BATTERSON, JAMES G.
 BISSELL, HIRAM
 BROWN, MRS. FLAVIUS A.
 BUNCE, JONATHAN B.
 CAMP, MRS. SUSIE H.
 CLARK, MRS. GEORGE H.
 DAY, CAROLINE E.
 DAY, JOHN C.
 DUNHAM, AUSTIN C.
 HILLYER, APPLETON R.
 HILLYER, CLARA E.
 HOLLISTER, NELSON

HOWARD, JAMES L.
 HUGHES, REV. JAMES
 KELLOGG, EBENEZER N.
 LINCOLN & CO., GEORGE S.
 MERRIMAN, J. & M.
 MUNSILL, MARY J.
 PORTER, JOSEPHINE E. S.
 REDFIELD, MRS. HENRY A.
 REDFIELD, HENRY S.
 SHIPMAN, NATHANIEL
 SISSON, THOMAS
 WELLES, MRS. JOHN S.

Members for Life.—\$50.

ALLEN, JEREMIAH M.	FISCHER, HUBERT
BACON, MRS. LEONARD H.	FITCH, PATTEN
BACON, DR. WILLIAM T.	FORREST, CHARLES R.
BARNARD, HENRY	FRANCIS, WILLIAM
BARROWS, ASHBEL W., M.D.	FRENCH, HENRY
BATTERSON, MRS. JAMES G.	GEER, ELIHU'S SONS
BEACH, CHARLES M.	GLACIER, A. JUDSON
BIDWELL, PITKIN & CO.	GLEASON & WILLARD
BLANCHARD, HOMER	GOODWIN, MRS. LESTER H.
BOARDMAN, WILLIAM F. J.	GREENE, JACOB L.
BOLLES, GEORGE A.	GRIFFING, ROBERT A.
BRADSON & MCGOWEN	GROSS, CHARLES E.
BRINLEY, EDWARD H.	GOLDSCHMIDT, HERMAN
BRAINARD, LEVERETT	HALL, JAMES P.
BUCK, REV. GEORGE	HAMILTON, MRS. SAMUEL
BUDDE, AUGUSTUS W.	HARRISON, HUGH
BURR, ALFRED E.	HASTINGS, HARRIET DAY
BUTLER, JOHN A.	HEUBLEIN, G. F. & BRO.
CAMPBELL, JAMES, M.D.	HILLIARD, ELISHA C.
CARPENTER & BARTLETT	HILLS, GEORGE F.
CLARK, FRANKLIN	HOLLANDER, ABRAHAM
COIT, SAMUEL	HOOKE, EDWARD B., M.D.
COLLINS, ATWOOD	HOPKINS, WILLIAM R.
COOK, HARGOOD & CO.	HOWARD, MRS. CHARLES F.
CORNING, JOHN B.	HOWE, MRS. DANIEL R.
DAVIS, GUSTAVUS F.	HOWE, HARMON G., M.D.
DAVISON, MRS. SVVIA T.	HUBBARD, CHARLOTTE H.
DAY, GEORGE H.	HUNN, GEORGE A.
DENNIS, RUDNEY	HYDE, WILLIAM WALDO
DIMOCK, IRA	INGALLS, PHINEAS H., M.D.
DUNHAM, EDWARD	JACOBS, WARD W.
DUNHAM, MARY	JEWELL, CHARLES A.

JEWELL, P. & SONS
 JOHNSON, HORACE
 JUDD, EDWIN D.
 LANGDON, JOSEPH
 LEE & DEANE
 MANDLEBAUM, JACOB
 MAYER, DAVID
 McNARY, JAMES M. B.
 MORRIS, JONATHAN F.
 MUNSILL, GAIL B.
 NICHOLS, JAMES
 NORTHAM, CHARLES H.
 PATTERSON, CALDWELL
 PERKINS, MRS. EDWARD H.
 PERKINS, MRS. GEORGE C.
 POWELL, JAMES B.
 PULSIFER, NATHAN T.
 ROBERTS, EBENEZER
 ROBERTS, MRS. GEORGE, SR.
 ROBERTS, MRS. HENRY
 ROCKWELL, FRED C.

ROGERS, WILLIAM, MANUF'G CO.
 ROOD, DAVID A.
 RUSSELL, MRS. GURDON W.
 SMITH, CHARLES B.
 SMITH, CHAUNCEY G.
 SMITH, REV. EDWARD A.
 SMITH, JAMES A.
 SMITH, THOMAS M.
 STEBBINS, LUCIUS
 SUGDEN, WILLIAM E.
 TAINTOR, ALICE
 TALCOTT, CALES M.
 TAYLOR, SAMUEL
 TERRY, MRS. STEPHEN
 THOMSON, JAMES M.
 WELLS, EDWARD W.
 WELLES, JAMES G.
 WHITE, WILLIAM S.
 WHITING, CHARLES B.
 WOOLLEY, G. W. & W. P.

Members for Five Years.—\$25.

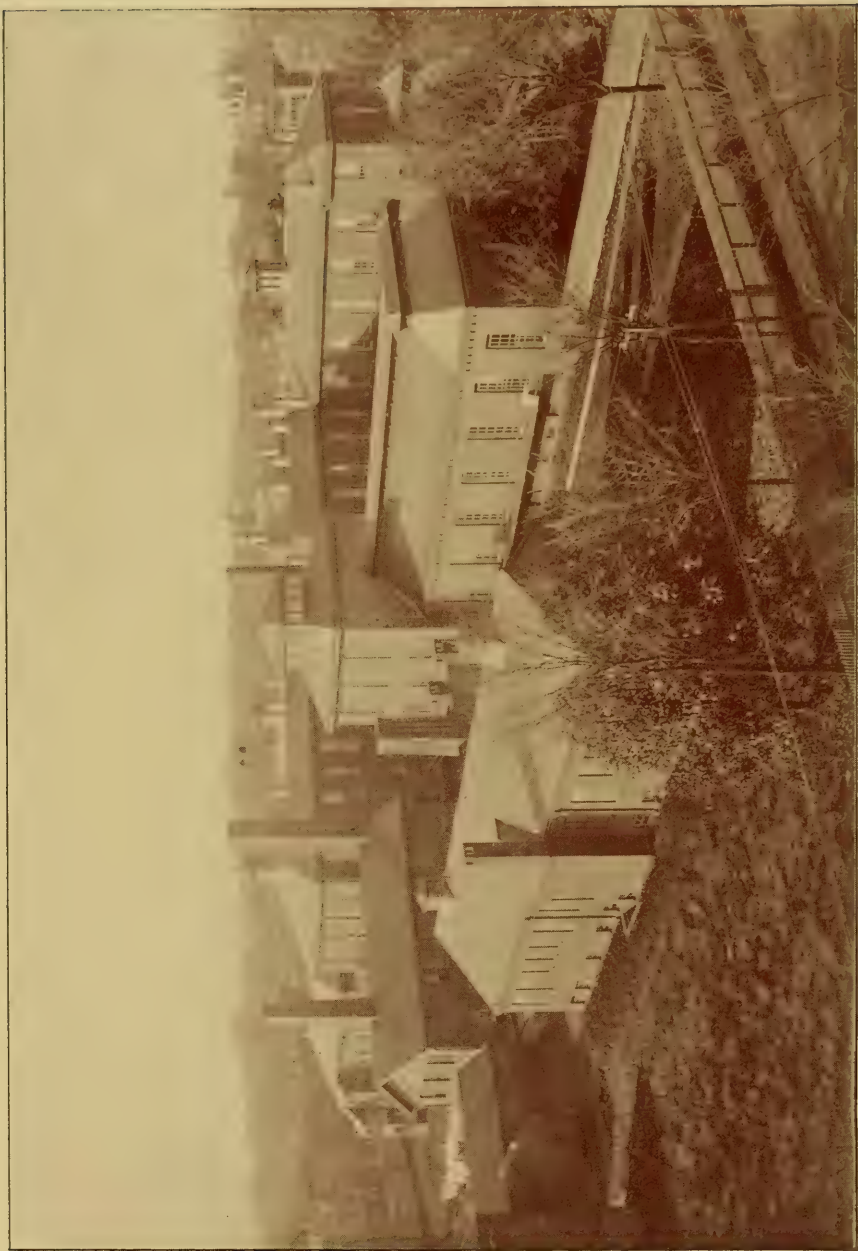
AMES, CHARLES L.
 BEACH, MRS. J. WATSON
 BRACE, EMILY M.
 BRAINARD, LUCY A.
 BULKLEY, MRS. GEORGE L.
 CADY, ERNEST
 CLARK, MARTHA P.
 COLLINS, MRS. ATWOOD
 DAY, MRS. KATHARINE B.
 FRANKLIN, WILLIAM B.
 HAAS, LOUIS B.
 HIRTH, JOSEPH

INGALLS, MRS. MARY H.
 JARVIS, MRS. GEORGE C.
 LAWRENCE, CHARLES H.
 MOORE, MRS. GEORGE W.
 NILES, FRANCES Z.
 OLMSTED, MRS. HANNAH L.
 RICH, EDNA E.
 ROOT, MRS. MATILDA C.
 RUSSELL, WILLIAM C.
 RYAN, PATRICK J.
 SHEPHERD, MRS. GEORGE R.
 WHITE, J. HURLBUT

Elected Members.

HASTINGS, PANET M., M.D.
 SWIFT, ROWLAND
 MATSON, WILLIAM L.
 REDFIELD, HENRY A.
 PARSONS, JOHN C.
 ELMORE, SAMUEL E.
 CLARK, WILLIAM B.
 STORRS, MELANCTHON, M.D.
 CLEMENS, SAMUEL L.

BURR, FRANKLIN L.
 ROOT, JOHN G.
 DWIGHT, HENRY C.
 CLARK, CHARLES HOPKINS
 SKINNER, WILLIAM C.
 WOODWARD, P. HENRY
 BULKELEY, MORGAN G.
 BUNCE, EDWARD M.
 WARNER, CHARLES DUDLEY



BIRD'S-EYE VIEW FROM JEFFERSON STREET

HARTFORD HOSPITAL

EXECUTIVE OFFICERS OF THE HARTFORD HOSPITAL

At the beginning of the fiscal year, October 1, 1894.

Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.
HARMON G. HOWE, M.D., 51 Church St.
THOMAS SISSON, 259 Main St.

Superintendent.

LEANDER HALL.

Resident Physician.

JOSEPH B. HALL, M.D.

Resident Surgeon.

W. E. DICKERMAN, M.D.

Assistant Surgeon.

F. C. BURRINGTON, M.D.

Assistant Physician.

C. P. BOTSFORD, M.D.

Matron and Lady Superintendent of Training School.

MISS PERSIS M. PLUMER.

Assistant Matron.

MISS SARAH L. HARRISON.

Night Matron.

MRS. MARY G. LIBBY.

Apothecary.

HENRY W. FULLER.

Clerk.

J. HERVEY CONKLIN.

Teacher of Cooking School.

MRS. ELIZABETH SLUYTER AYRES.

Housekeeper.

MRS. HELEN C. LEWIS.

THE THIRTY-NINTH ANNUAL REPORT
OF THE
Executive Committee of the Hartford Hospital.

To the Directors of the Hartford Hospital:

The Executive Committee have the honor to present you the following as the thirty-ninth annual report of the Hartford Hospital for the year ending Sept. 30, 1894. Included in this volume are the Treasurer's and Superintendent's reports of the Hospital and Old People's Home, and the report of the Training School for Nurses, and the medical and surgical report of diseases and injuries, with other interesting data.

In no year of its history has the Hospital approached the year ending with this report in usefulness to the public in the care of the sick and injured.

The greatest number of patients any one day was 153, and the average number for the year was 130. Last year the greatest number was 145, and the average number was 122.

The total number of patients admitted was 1,151, 18 less than last year. The aggregate number of patients under treatment was 1,262, 4 less than last year, the average residence of patients was $5\frac{2}{7}$ weeks, while the total number of weeks occupied was 6,789 or 452 more than last year. The cost per week per patient has increased from \$8.02 to \$8.41. This is an increase more apparent than real, as the coal bill of last year was paid during this

fiscal year on account of late delivery. The repairs to the engine room were not finished until October of this year, and the coal could not be delivered until then. The actual cost is about the same as last year.

The percentage of recoveries and improvements is a little higher than last year; namely, for last year 71 per cent., and for this year 75 per cent. On the other hand, the death rate is a little higher, being 12 per cent. last year and 14 per cent. this year. The Superintendent gives consumption as a cause of death in 26 cases; severe accident in 16 cases, living but a few hours; and 37 as hopeless on admission, making 79 as unavoidable or 42 per cent. of the total death rate, or $6\frac{9}{10}$ per cent. of the total under care. Excluding this class of admissions, there have been admitted 1,072 patients who showed some prospects of success in treatment, with a recovery of $92\frac{2}{10}$ per cent., or a loss of $7\frac{8}{10}$ per cent. This is a trifle higher than last year, and one of the reasons is, that a far greater average of severe surgical operations have been performed than ever before.

On the surgical side, there have been 398 operations.

Among the most intricate are 25 cases of laparotomy for appendicitis, cæsarian section, ovarian cyst, carcinoma of the uterus, hernia of several varieties, 24 amputations, 2 cleft palates, 2 neurectomy of infra orbital nerve, 44 fractures and dislocations. Also 90 gynecological cases, 34 orthopedic cases, 52 eye and ear cases, 105 in the obstetrical ward, babies and mothers; and on the medical side there have been 64 cases of typhoid fever, with only 3 deaths.

MEDICAL AND SURGICAL STAFF.

We have to perform a very sad duty in announcing to you officially the death of W. A. M. Wainwright, M.D., which occurred at his home on Sept. 17, 1894, as the result

of an accident occurring on the Sunday preceding. Dr. Wainwright began his service in this institution as an interne, serving several months; in 1873, he was appointed on the Visiting Staff, and has served continuously since then until his death. He was also elected a member of your body in December, 1892. He was a man of sterling character, a gentleman, a kind friend, a gentle, well-bred surgeon, free to spend his strength in the work of our institution, taking as much pains in operating upon or prescribing for the most lowly in our wards as he would with his best private case. Especially was he appreciated by his fellow surgeons on the Visiting Staff.

He was always ready to lend a hand of aid at the operating table, however urgent his calls upon his time, in his busy private practice. He aimed to keep up the standard of discipline in the wards while on duty. He took pride in his work, and often a visit to New York Hospitals would precede his most difficult work here. He brought new methods and modern ideas from other Hospitals of incalculable aid to us in the management of this. For these reasons and many more which we might enumerate, we wish in this public manner to express our sorrow at his decease. No other changes have been made in the staff of visiting physicians and surgeons. Their duties have been well performed, and they have always readily responded to the unusual calls upon their time and ability as well as to the regular daily visits. The thanks of the corporation are due these gentlemen, inasmuch as all the services in the institution are entirely gratuitous.

HOUSE STAFF.

Dr. George Bell finished his term of service of one and one-half years in December last, Dr. H. T. Partree assuming his position as House Physician; his term of one and one-half years expired July 1st, and Dr. Joseph B. Hall

was appointed House Physician for six months, his term of two years expiring Jan. 1, 1895. Dr. W. E. Dickerman was appointed Assistant Surgeon January 1st, and House Surgeon July 1st. Dr. F. C. Burrington was appointed Assistant House Physician January 1st, and Assistant House Surgeon July 1st. Dr. C. P. Botsford was appointed Assistant House Physician July 1st.

EXECUTIVE DEPARTMENT.

The Superintendent, Leander Hall, continues to fill his position with satisfaction to your Committee, they believing the Hospital to be managed in a provident and economical manner.

Mr. Hall completed his twenty-first year of continual service on the first of September last.

Miss Persis M. Plumer as Matron of the Hospital and Training School gives entire satisfaction. A separate report of the Training School is appended to this paper, to which we refer you for the progress of this work.

IMPROVEMENTS.

The Pavilion for Contagious Diseases was completed and opened for public inspection in the early part of the year. It proves to be almost perfect in its design, and a great blessing to this city. There have been thirty-two cases of diphtheria, scarlet fever, and erysipelas received and treated in the building. No nurse has thus far contracted any disease from contact with patients. There have been two deaths from diphtheria, and one from erysipelas. The building has attracted considerable notice from abroad, and all pronounce it to be a first-class modern ward in all respects.

The private rooms have been thoroughly renovated and painted. The fence about the grounds, both iron and



CHILDREN'S WARD

wood, has been painted. Some of the small buildings on the grounds have been removed.

The operating room has been partially refurnished with modern aseptic apparatus. There still exists a necessity for a more extensive furnishing. The plumbing of the Hospital is now, with very few exceptions, all modern and in good order.

The following additions to the funds of the Hospital are to be reported :

\$5,000 from Moses Fox for free bed.

\$3,000 from estate of Nathan M. Waterman for free bed. The latter bequest was made when the price of free beds was \$3,000.

The gift from Moses Fox is intended to supply such of his employes as desire it with Hospital care.

NEEDS.

From year to year the truth is forced upon us more plainly that the Hospital is not holding the place it should, as a charitable institution, for the best treatment of the sick and injured of our growing city and community, because we are hampered in our actions by a lack of funds to accomplish what we see and know to be actual necessities for our well-being, and for the proper accomplishment of our increased work, which is growing so fast from year to year. Especially is this brought before us this year. The net income from the fund has shrunk from \$18,128.81 to \$14,886.68, a net loss of \$3,242.13 from the fund alone. Fortunately, the income from town and paying patients has increased from \$29,833.71 to \$34,394.85, a net increase of \$4,561.14; but at the same time the expenses have increased, by the greater number of weeks' board and care of patients given during the fiscal year, from \$51,744.03 to \$59,524.99, an increase of \$7,780.96. This is partly accounted for by the item of coal, \$3,000

of which rightly belongs to last year's account, and of insurance (not paid last year) of \$1,451.60. Deducting these two items, we have an increase of \$3,329.36, accounted for by the 452 weeks' board and care of patients over last year. The Providence Hospital has over 80 free beds at its disposal. If the good people of Hartford would give us but one-quarter this number, raising the fund by \$100,000, we would be on a very much better footing to dispense this great charity as it should be, and able to make our Hospital first-class in its appointments.

The increase in the size of the Training School strains our capacity for properly housing the nurses, and we have recommended the erection of a proper building for the nurses just east of the children's ward, as soon as possible. The dining-room is cramped and small, and we have been obliged to take the room which we designed as their class room for a sleeping room, and removed the class room to the portrait gallery, until such time as we have a new building. We wish to further increase the number in the training school, but have no room to accommodate them.

A new operating room is needed to give the surgeons the best facilities for the high grade of work which we all desire to be done in our institution. It could be erected at a cost of \$12,000, including room for the reception and care of accidents.

The growth of the gynecological and obstetric service has been so steady and great that it has been extended into other parts of the Hospital. We will be obliged to build a ward for this service at no distant period. This branch of our work appeals to the hearts of all, in that so many poor women are thus given renewed health and strength which it would be impossible for them to obtain outside of an institution, and are taken from the charity

list and made self-supporting. It is a work that the women of our city should cultivate. They should not allow it to lack for proper housing and facilities for administration.

DONATIONS.

A full list of the donations may be found in the report of the Superintendent.

The thanks of the Executive Committee are due to these kind friends of the Hospital, and also to the various people who have conducted religious services in the Hospital for the past year.

WILDWOOD FARM.

This farm is proving itself to be a great addition to our Hospital in one respect. The farm milk supply is greatly appreciated by us. The question of a proper water supply for the stock is a puzzle which your committee have had to unravel. We recommend that the supply be brought from a large spring about 900 feet from the stables, by a windmill.

We do not wish to close this report without another earnest appeal to the good people of Hartford, through you as directors of this Hospital, to give of their abundance in great or small amounts to aid us in carrying on this work of which we all feel proud, and desire to see occupying the position it should as the General Hospital of this our fair city, in the future. To make our Hospital modern and a first-class institution requires money, and we must look to the public through you for aid.

Respectfully,

HENRY K. MORGAN,	}	<i>Executive Committee.</i>
HARMON G. HOWE,		
THOMAS SISSON,		

HARTFORD, CONN., November 14, 1894.

TREASURER'S REPORT,

FISCAL YEAR ENDING

RECEIPTS.

Balance cash from 1893 report,	\$13,413.22
Donation of Moses Fox for free bed,	5,000.00
Bequest of Nathan M. Waterman for free bed,	3,000.00
Donations for infectious ward building,	449.83
" to Orthopedic Fund,	160.34
Interest, net,	14,325.48
" on C. & W. I. R. R. bonds, used to pay premium on same,	773.50
Rents, Wooster Street property, net,	\$95.69
" Congress " " gross,	833.76 — 929.45
L. Hall, Supt., collections,	34,394.85
Bills receivable real, No. 1,	400.00
" " " No. 2,	450.00
Watkinson Fund, net income,	420.62
Bonds, Minnesota Central R. R. 7s, matured July 1, 1894,	2,000.00
Bills payable,	13,000.00

\$88,717.29

TREASURER'S REPORT—CONTINUED.

CLOSE OF FISCAL YEAR, SEPTEMBER 30, 1894.

ASSETS.

Bank Stocks.

Shares.		Book Value.	Market Value.
50	Ætna National, Hartford,	\$5,000.00	\$6,600.00
200	American " " "	10,000.00	12,000.00
18	Charter Oak " " "	1,800.00	1,620.00
24	Hartford " " "	2,400.00	3,696.00
100	Mercantile " " "	10,000.00	7,500.00
200	National Exchange, " " "	10,000.00	11,000.00
22	Phoenix National, " " "	2,200.00	2,596.00
50	Merchants " New Haven,	2,500.00	2,350.00
25	Second " " "	2,500.00	4,125.00
80	First " Norwich,	8,000.00	8,000.00
50	Thames " " "	5,000.00	7,250.00

Insurance Stocks.

37	Ætna, Hartford,	3,700.00	9,065.00
46	Connecticut Fire, " "	4,600.00	5,198.00
11	Hartford Fire, " "	1,100.00	3,740.00
25	Orient, " "	1,250.00	1,275.00
12	Travelers, " "	1,200.00	2,280.00

Railroad Stocks.

40	New London Northern,	4,000.00	7,400.00
37	New York, New Haven & Hartford,	3,700.00	6,660.00
108	Chicago, Burlington & Quincy,	10,800.00	7,776.00
100	Erie & Pittsburgh,	5,000.00	5,100.00
100	Ft. Wayne & Jackson,	10,000.00	11,200.00
100	Kansas City, St. Louis & Chicago,	10,000.00	12,500.00
40	Pittsburgh, Ft. Wayne & Chicago,	4,000.00	6,120.00

Miscellaneous Stocks.

236	Broad Brook Co.,	5,900.00	3,540.00
5	Collins Co.,	500.00	510.00
60	Gatling Gun Co. (par 6,000),	1.00	1.00
28	Hartford Carpet Co.,	2,800.00	1,512.00
46	Hartford City Gas Light Co.,	1,150.00	1,610.00
10	New Britain Gas Light Co.,	250.00	250.00
9	Adams Express Co.,	900.00	1,305.00
32	Spring Grove Cemetery Association (par 800),	1.00	1.00

Bonds.

	State of North Carolina, 4s, July 1, 1910,	1,650.00	1,617.00
	City of Omaha, 5s, September 1, 1907,	10,000.00	10,800.00
	Chicago & Western Indiana R. R., 6s, Dec. 1, 1932,	14,000.00	16,240.00
	Chicago, Burl. & Quincy R. R., 5s, Sept. 1, 1903,	2,000.00	2,040.00
	" " " " 7s, July 1, 1903,	1,000.00	1,200.00
	Kan. City, St. Jo. & C. B. R. R., 7s, Jan. 1, 1907,	15,000.00	18,450.00

	Book Value.	Market Value.
Chicago, Milwaukee & St. Paul Ry.—		
Southwestern Division, 6s, July 1, 1909, .	\$15,000.00	\$17,250.00
So. Minnesota “ 6s, July 1, 1910, .	5,000.00	5,800.00
Chicago & Northwestern Ry.—		
Milwaukee & Madison, 6s, Sept. 1, 1905, .	10,000.00	11,300.00
Detroit, Lansing & No. R. R., 7s, Jan. 1, 1907, .	10,000.00	5,800.00
Detroit, Monroe & Toledo R. R. (Lake Shore),		
7s, August 1, 1906, .	10,000.00	12,500.00
Joliet & Northern Indiana R. R. (Mich. Central),		
7s, July 10, 1907, .	3,000.00	3,810.00
New York & New England R. R., 7s, Jan. 1, 1905, .	16,000.00	18,240.00
N. Y., N. H. & Hartford R. R., 4s, April 1, 1908, .	1,500.00	1,950.00
N. Y. C. & Hudson Riv. R. R., 4s, May 1, 1905, .	5,000.00	5,200.00
Bills receivable, real, No. 1,	23,500.00	23,500.00
“ “ “ No. 2,	6,025.00	6,025.00
“ “ “ Watkinson Fund,	6,000.00	6,000.00

Real Estate.

Hospital buildings and grounds,	1.00	1.00
Original Old People's Home lot,	1.00	1.00
Superintendent's residence,	1.00	1.00
One-half interest in Wildwood farm,	1.00	1.00
Double house 21 and 23 Congress Street,	6,600.00	6,600.00
One-half interest, 51 and 51½ Wooster Street,	2,500.00	2,500.00
West Virginia lands,	1.00	1.00
Loans to Old People's Home,	17,600.00	17,600.00
Isabella M. Brinkerhoff property,	790.65	790.65
Cash, Trust Account,	8,000.00	8,000.00
Cash balance on hand,	594.28	594.28
	<u>\$321,016.93</u>	<u>357,591.93</u>

LIABILITIES.

Fund,		\$181,489.69
George Hall fund,		31,020.00
Harriet Hall “		18,800.00
Daniel P. Crosby “		5,000.00
Charles H. Northam “		5,000.00
Henry I. Wright “		10,000.00
Mary J. Keney “		10,000.00
Miles A. Tuttle “ free bed,		1,000.00
Daniel Goodwin “ “		2,000.00
Nathan M. Waterman “ “		3,000.00
Charles F. Pond “ “		3,900.00
Cheney Brothers “ “		5,000.00
Moses Fox “ “		5,000.00
Ellen M. Watkinson trust fund,		6,000.00
Watkinson fund, income account,		330.62
Junius S. Morgan fund,		20,000.00
Orthopedic fund,		187.24
Infectious ward, balance,		140.03
“ “ “ furnishing fund, balance,		149.35
Bills payable,		13,000.00
		<u>\$321,016.93</u>

SUPERINTENDENT'S REPORT.

To the Executive Committee :

GENTLEMEN, — I herewith submit the thirty-ninth annual report of the management of the Hartford Hospital, consisting of a detail of the receipts, disbursements, number of patients, results of treatment, and other information as may be of interest.

The number of patients in the Hospital, October 1, 1893, was 111 — 68 males and 43 females.

During the year 1,151 have been admitted, making an aggregate of 1,262 patients under treatment — 769 males and 493 females.

Of this number, 657 have recovered, 216 have improved, 90 not improved, 163 have died, and 136 remain under treatment — 88 males and 48 females.

Of the deaths, 37 were hopeless cases, and lived but a few days after admission, 16 were the results of accident, and lived but a few hours; 26 were due to consumption. There have been 46 births — 27 males and 19 females.

The whole number of weeks occupied was 6,789, of which citizens occupied 6,714 $\frac{6}{7}$, State beneficiaries, 60 $\frac{2}{7}$, and U. S. marine patients, 13 $\frac{6}{7}$.

There have been 70 patients, occupying 208 weeks, supported entirely by charity.

The appropriation from the State of \$5,000 has partially supported 904 patients, at the rate of \$1.04 per week for each patient.

The number of State beneficiaries was 13. The number of marine patients was 4. The daily average of patients for the year was 130.

The greatest number any one day was 153; the least any one day was 101.

The average duration of patients was $5\frac{2}{7}$ weeks. The average cost per week for each patient was \$8.41.

There have been 592 Americans and 544 foreigners, 15 of unknown nativity.

Patients have been admitted from 63 different towns in the State.

The graduates from the training school for nurses during the year have been: Miss Margaret Cunningham, Miss Christine J. Rae, Miss Eliza MacKean, Miss Mary A. Rood, Miss Julia E. Ferguson, Miss Fanny Nichols, Mrs. Lily W. Stevens, Miss Frances O. Mather, Miss Mary E. Jennison, Miss Geneva Dunning, Miss Sarah E. Harrison, Mrs. Inez L. Fowler, Miss Adelaide M. Troope, Miss Arretta E. Jenkins.

The training school now numbers 28 members, as follows:

Josie M. Brown,
Annie L. Lynde,
Mary Agne,
Minnie P. Cheney,
Hattie I. Waterman,
Lottie E. Beck,
Daisey Lewis,
Bertha S. Holt,
Anna M. Keller,
Winnefred B. Hardiman,
Florence E. Carmen,
Minnie E. Schermerhorn,
Lillie D. Phillips,
Jessie K. Denison,

Grace W. Cushman,
Margaret Spitzle,
Exene K. Morehouse,
Eliza Barker,
Katherine D. Arthur,
Mary F. Jons,
Minnie A. Stafford,
Jane A. Dunn,
Ruby E. Gates,
Marie Mieliez,
Jane Bryson,
Minnie A. Baird,
Mary C. McGarry,
Theresa M. Townsend.

MISS PERSIS M. PLUMER, *Matron*.

MISS SARAH L. HARRISON, *Assistant*.

MRS. MARY G. LIBBY, *Night Matron*.

The HARTFORD HOSPITAL in account with LEANDER HALL, Supt.

<i>Dr.</i>		<i>Cr.</i>	
1893-94. To am't paid for —		1894. By am't received from —	
Anæsthetics,	\$127.55	W. W. Jacobs, Treas.,	\$57,148.52
Barn Expenses,	190.09	Board of patients from	
Breadstuffs,	1,706.37	various towns in the	
Butter and Eggs,	3,030.63	State,	14,720.87
Fruits and Vegetables, .	1,631.83	Paying Patients, . . .	13,450.26
Freights and Cartages, .	45.85	State Beneficiaries, . .	361.72
Fuel,	6,788.71	State Appropriation, .	5,000.00
Furniture,	2,712.98	Marine Patients, . . .	99.00
Gas,	1,230.47	Services of Nurses, . .	661.50
Groceries,	1,979.92	Sales,	48.50
Ice,	295.54	Registrar of Births and	
Instruments,	367.07	Deaths,	53.00
Meat, Fish, and Fowls, .	8,403.34		
Medicines,	833.44		
Milk,	3,145.70		
Miscellaneous,	391.57		
Printing, Station'ry, etc.,	647.35		
Repairs & Improvements,	4,434.71		
Salaries,	16,872.82		
Surgical Dressings, . .	1,262.85		
Washing and Soap, . .	410.03		
Water,	342.75		
Whisky, Wine, etc., . .	296.95		
Total current expenses, \$57,148.52			
Amount paid Treasurer, 34,394.85			
\$91,543.37		\$91,543.37	

Detailed Statement of the Receipts of the HARTFORD HOSPITAL, from October 1, 1893, to October 1, 1894.

Received from State Appropriation :

December 31, 1893,	\$1,250.00
March 31, 1894,	1,250.00
June 30, 1894,	1,250.00
September 30, 1894,	1,250.00
	<hr/>
	\$5,000.00

Received from various towns in the State :

December 31, 1893,	\$3,084.06
March 31, 1894,	4,019.56
June 30, 1894,	3,786.36
September 30, 1894,	3,830.89
	<hr/>
	\$14,720.87

Received from paying patients :

December 31, 1893,	\$3,387.39
March 31, 1894,	3,188.00
June 30, 1894,	3,601.00
September 30, 1894,	3,273.87
	<hr/>
	\$13,450.26

Received from State for care of Soldiers,	361.72
Received from U. S. Collector for Seamen,	99.00
Received from Services of Nurses,	661.50
Received from Sales,	48.50
Received from Registrar of Births and Deaths,	53.00
	<hr/>

Total Receipts, \$34,394.85

Number of Persons who have Received the Benefits of the HARTFORD HOSPITAL during the Year ending September 30, 1894.

	Male.	Female.	Total.
Number of patients in the Hospital,			
October 1, 1893,	68	43	111
Admitted during the year,	701	450	1,151
Total,	769	493	1,262
Of this number have been discharged:			
Recovered,	402	255	657
Improved,	127	89	216
Not Improved,	46	44	90
Died,	106	57	163
Total,	681	445	1,126
Remaining October 1, 1894,	88	48	136

Monthly admission from October 1, 1893, to October 1, 1894.

	Male.	Female.	Total.		Male.	Female.	Total.
October,	60	39	99	May,	52	36	88
November,	47	37	84	June,	51	39	90
December,	60	44	104	July,	76	36	112
January,	51	32	83	August,	62	37	99
February,	56	41	97	September,	76	32	108
March,	58	36	94				
April,	52	41	93	Total,	701	450	1,151

Americans, 592.

Foreigners, 544.

Unknown, 15.

Temperate, 891.

Intemperate, 260.

Occupation of Patients.

Architect,	1	Foremen,	4	Proof-reader,	1
Actresses,	2	Factory Operat.,	14	Photographer,	1
Agents,	10	Firemen,	3	Powder-maker,	1
Burnishers,	2	Florist,	1	Reporter,	1
Boilermakers,	2	Gardeners,	3	Spinners,	2
Bakers,	6	Grinders,	4	Stenographers,	3
Barbers,	6	Hostlers,	23	Slaters,	2
Bartenders,	2	Harness-makers,	2	Shoemakers,	4
Butchers,	5	Housekeepers,	194	Seamstresses,	5
Blacksmiths,	6	Joiners,	27	Seamen,	5
Brakemen,	13	Jewelers,	2	Stonecutters,	6
Bookkeepers,	2	Locksmiths,	2	Saloon-keeper,	1
Buffers,	3	Lawyer,	1	School girls,	2
Clergymen,	2	Linemen,	4	Soldier,	1
Cabinet-makers,	2	Laborers,	177	Student,	1
Clerks,	10	Miller,	1	Tanner,	1
Cooks,	16	Machinists,	22	Tailoresses,	8
Cigar-makers,	10	Moulders,	2	Tinsmiths,	6
Compositors,	7	Merchants,	7	Teamsters,	22
Conductors,	2	Masons,	15	Teachers,	6
Contractor,	1	Mechanics,	18	Teleph. Ope'rs.,	2
Dyers,	2	Nurses,	9	Tramps,	1
Dressmakers,	6	None,	162	Waiters,	3
Domestics,	130	Plumbers,	4	Waitresses,	2
Drivers,	15	Papermakers,	3	Weavers,	9
Engineers,	3	Porters,	2	Watchmen,	3
Electrician,	1	Peddlers,	8	Quarrymen,	5
Farmers,	40	Painters,	20		
Filer,	1	Polishers,	6		

Residence of Patients.

Ansonia,	Franklin,	Plainfield,
Andover,	Farmington,	Putnam,
Avon,	Groton,	Plainville,
Bridgeport,	Griswold,	Portland,
Bristol,	Glastonbury,	Plymouth,
Berlin,	Granby,	Rocky Hill,
Bloomfield,	Hartford,	Somers,
Burlington,	Haddam,	Stonington,
Canton,	Ledyard,	South Windsor,
Colebrook,	Litchfield,	Simsbury,
Canaan,	Marlboro,	Tolland,
Chatham,	Manchester,	Vernon,
Chester,	Milford,	Willington,
Chaplin,	Meriden,	Winchester,
Colchester,	Middletown,	Windsor,
Cromwell,	Norfolk,	Waterbury,
Clinton,	New Britain,	Wethersfield,
East Hartford,	Newington,	West Hartford,
East Haddam,	Newtown,	Windsor Locks,
East Windsor,	New Haven,	Windham,
Enfield,	New Hartford,	Woodbury.

Nativity of Patients.

Austria,	7	Hungary,	2	Spain,	1
Brazil,	1	Ireland,	234	Servia,	1
Canada,	30	Italy,	25	Scotland,	8
Denmark,	5	New Brunswick,	2	Sweden,	48
England,	53	Nova Scotia,	2	Switzerland,	2
France,	3	Norway,	4	Turkey,	2
Finland,	1	Poland,	12	Unknown,	15
Greece,	1	Russia,	25	United States,	592
Germany,	74	Roumania,	1		

DONATIONS.

Through the kindness of the editors we have received the *Hartford Daily Times*, the *Hartford Daily Courant*, the *Hartford Daily Post*, the *Hartford Telegram*, the *New York Medical Journal*.

BOOKS, MAGAZINES, AND PAPERS.

Mrs. W. H. Barron, Mrs. E. M. Bunce, Mrs. Joseph A. Barbour, Mrs. B. H. Hemingway, Mrs. George Williams, Mrs. M. A. Casey, Mrs. Dwight, Mrs. Carter, Mrs. L. Chapman, Mrs. Atwood Collins, Mrs. James A. Smith, Mamie Towne, Bessie Brockway, Mrs. Champlin, Mrs. F. Chamberlain, Mrs. W. H. Lee, Mrs. Geo. A. Gay, Mrs. James U. Taintor, Mrs. F. B. Loomis, Miss Emily Barnard, Mrs. H. A. Pease, Mrs. W. H. Foster, Mrs. A. P. Foster, Mrs. P. C. Royce, Mrs. A. C. Hills, Mrs. John D. Tucker, Mrs. Jas. A. Smith, Mrs. W. H. Rice, Mrs. P. H. Ingalls, Mrs. Geo. E. Taintor, Mrs. S. Hutchins, Mrs. E. A. Smith, Mrs. Delia Smith, Mrs. F. B. Loomis, Mrs. G. C. Perkins, Mrs. Lyman Jewell, Mrs. G. W. Russell, Miss Mary F. Lambe, Mrs. C. M. Lincoln, Mrs. Martin Bennett, Mrs. L. T. Frisbie, Mrs. W. B. Hawkins, Mrs. J. B. Clapp, Mrs. George Aspenwall, Mrs. Robert Waller, Mrs. E. D. Fairfield, Edward Goerz, Good Will Club, H. R. Gridley, St. John's Church, Always Ready Circle of Kings Daughters, Rev. Father Lally, C. G. Butler, Allen B. Talcott, W. J. Anderson, G. F. Heublein & Bro., John Gallup, Mrs. F. A. Allen, East Hartford, Mrs. Stebbins. Shelburne Falls.

CLOTHING, OLD LINEN, AND COTTON.

Martha A. Smith, Mrs. B. H. Hemingway, Mrs. James Nichols, Mrs. G. E. Fox, Mrs. E. M. Wright, Elizabeth Rexford, Mrs. M. A. West, Mrs. C. R. Forrest, Mrs. L. T. Frisbie, Mrs. E. B. Bennett, Mrs. A. A. Dickenson, Mrs. M. W. Pember, Mrs. M. M. Thompson, Mrs. Geo. Roberts, Mrs. W. H. Lee, Mrs. H. C. Robinson, Mrs. O. D. Case, Mrs. George Day, Mrs. Wm. M. Hudson, Mrs. A. H. Parker, Mrs. Atwood Collins, Mrs. Thomas E. Day, Mrs. Elisha Carpenter, Mrs. Justin Goodwill, Annie M. Moore, Mrs. Hattie Filley, Mrs.

Geo. Atwood, Mrs. Wm. B. Franklin, Mrs. Wilder Smith, Mrs. Everett Clemens, Mrs. R. F. Rice, Miss Emily Barnard, Mrs. J. Schwab, Mrs. W. D. Wykoff, Mrs. M. L. Peck, Mrs. F. S. Kellogg, Mrs. E. E. Tucker, Mrs. E. R. Beardsley, Mrs. A. P. Hyde, Jane Tuller, Mrs. S. E. Cooper, Mrs. G. E. Taintor, Miss H. B. Sill, Mrs. S. B. St. John, Mrs. H. R. Morley, Mrs. C. J. Merrill, Mrs. J. P. Fitts, Mrs. A. F. Perry, Mrs. C. G. Fisher, Mrs. G. M. Delap, Mrs. N. F. Allen, Mrs. R. G. Erwin, Mrs. W. S. Wilcox, Mrs. T. B. Perse, Mrs. Lyman Jewell, Mrs. A. O. Dale, Mrs. M. F. Lambe, Mrs. H. B. Little, Mrs. Elisha Bliss, Mrs. Annie H. Andrews, Mrs. M. A. Smith, Mrs. J. B. Stebbins, Mrs. Albert Liglatsky, Mrs. S. A. Ensign, Mrs. E. M. Webb, Misses Mill, Mrs. W. J. Baker, F. L. Burr, W. A. Sanborn, J. F. Ripley, Dr. G. W. Russell, Rev. E. A. Smith, L. H. Deming, C. O'Niel, J. A. Dresser, Stephen Brownell, Rev. Samuel Hart, Rev. F. D. Harriman, Trinity Church, Kings Daughters South Baptist Church, Mrs. J. P. Hawley, New Hartford; Mrs. Charles Bell, Shelburne Falls, Mass.; Mrs. M. L. Peck, Mrs. Peter Mansfield, West Hartford; Home Missionary Society of the Congregational Church, Simsbury; Mrs. Mary D. Burbank's Sunday-School Class, South Royalton, Vt.; Needle-Work Guild of America; 100 new garments, Union for Home Work.

FRUITS AND FLOWERS.

Miss A. Williams, Mrs. George Clark, Miss Pardee, Mrs. L. B. Denison, Mrs. H. E. Hastings, Mrs. George Atwood, Mrs. A. L. Butler, Miss Moore, Miss Lavinia Barnard, Mrs. John Coombs, Miss M. M. Brown, Mrs. J. S. Pember, Mrs. C. P. Lincoln, Mrs. W. C. Russell, Miss Engle, Mrs. W. H. Lee, Mrs. James Henney, Hon. L. Brainard, Rev. E. P. Parker, George G. Sill, Alfred Whiting, John Coombs, Veteran Association Hartford City Guard, Children of the Windsor Sunday-School, Young Women's Christian Temperance Union, Women's Auxiliary Y. M. C. A., Mrs. James Forbes, Burnside; A. N. Pierson, Cromwell.

MISCELLANEOUS.

Mrs. J. B. Clapp, toys; Mrs. S. L. Attleton, dolls; Richard Brodasky, pictures; Mrs. J. E. Godbee, one brass-trimmed iron bedsted and wire mattress; Fred. C. Oppen, one pair crutches; Mrs. Frances Goodwin, kneeling desk; Joseph L. Barbour, dressing-gown and slippers; Mrs. Henry Kellogg, doll's carriage; Rev. Francis Goodwin, set Chamber's Encyclopedia; P. & J. Besse, one gallon ice cream, two loaves of cake, lady fingers, etc.; Mrs. Henry Kellogg, child's mattress; Children of Perryville kinder-

garten, scrap-books; Junior Christian Endeavor Society, Congregational Church, East Hartford, \$5.00; Junior Christian Endeavor Society, Glastonbury, two pillow cushions.

THANKSGIVING AND CHRISTMAS.

Miss Cora Pardec, \$10.00; Miss Annie Atwood Smith, 8 dolls; Mrs. S. B. St. John, Miss St. John, and Elsa St. John, toys and fruit; Mrs. James A. Smith, toys and oranges; Mrs. Edward M. Bunce, picture books; Mrs. Rose Mayer, confectionery, toys, etc.; Miss Davenport, confectionery, pictures, etc.; Richard Howard Brocklesby, games, toys, etc.

GENERAL STATISTICS.

YEARS.	Admitted during the year.	NUMBER EACH YEAR.						Remaining at the end of the year.	Daily average for the year.	NUMBER EACH DAY.	
		Under Care.	Discharged.	Recovered.	Improved.	Not Improved.	Dead.			Greatest.	Least.
1860-1861,	45	45	32	21	7	1	3	13	12	14	1
1861-1862,	258	271	214	159	20	12	23	57	27	85	14
1862-1863,	107	164	141	103	15	5	18	23	18	57	11
1863-1864,	157	180	149	103	14	8	24	31	27	45	21
1864-1865,	132	163	142	102	2	9	29	21	27	31	21
1865-1866,	196	277	172	133	5	8	26	45	35	49	21
1866-1867,	221	266	211	176	8	5	24	55	44	59	29
1867-1868,	251	306	250	183	16	15	36	56	50	63	38
1868-1869,	259	315	260	192	18	16	34	55	55	67	42
1869-1870,	248	339	298	220	21	20	37	41	50	62	36
1870-1871,	329	370	303	210	28	18	50	64	63	67	39
1871-1872,	347	411	345	215	42	46	41	66	62	71	59
1872-1873,	370	436	368	206	70	31	55	68	69	76	56
1873-1874,	452	520	422	299	36	29	58	98	79	98	63
1874-1875,	492	590	486	323	53	29	53	104	95	119	71
1875-1876,	603	707	573	376	64	35	57	134	113	136	90
1876-1877,	599	733	613	378	85	49	72	120	130	149	112
1877-1878,	914	1,034	944	591	117	66	100	90	101	122	80
1878-1879,	538	628	533	307	93	37	68	95	97	113	87
1879-1880,	597	692	589	362	93	38	66	103	94	109	78
1880-1881,	649	752	360	392	99	33	102	92	96	107	83
1881-1882,	736	828	734	404	154	62	89	94	97	115	90
1882-1883,	723	817	720	391	161	63	95	97	94	117	83
1883-1884,	701	798	697	362	158	69	93	101	98	118	86
1884-1885,	747	848	746	390	177	81	85	102	114	139	92
1885-1886,	741	843	743	404	178	60	90	100	107	130	63
1886-1887,	770	870	760	402	162	66	117	110	108	139	83
1887-1888,	745	855	764	436	146	56	108	91	108	137	87
1888-1889,	845	936	831	496	148	61	117	105	111	143	83
1889-1890,	998	1,103	983	566	183	71	144	120	127	156	105
1890-1891,	928	1,048	946	522	195	82	145	102	110	132	83
1891-1892,	1,074	1,176	1,079	581	271	75	152	97	120	157	89
1892-1893,	1,169	1,266	1,155	645	254	97	159	111	122	145	88
1893-1894,	1,151	1,262	1,126	657	216	90	163	136	130	153	101

LEANDER HALL, *Superintendent.*

TABLE OF DISEASES, INJURIES, ETC.,
TREATED IN
THE HARTFORD HOSPITAL

During the Year Ending September 30, 1894.

MEDICAL CASES.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
General Diseases.								
Alcoholism, Acute,	..	4	..	4	..	..	..
Chronic,	..	3	1	1	..	1	1	1
Debility, General,	1	1	2	2	1	..	1	..
Senile,	..	3	4	..	3	..	4	..
Fever, Ephemeral,	1	..	3	3	..	..	..	1
Gout,	..	1	..	..	1	..	..	..
Lumbago,	..	2	..	1	1	..	..	..
Mania a Potu,	..	5	..	2	1	..	2	..
Peritonitis, Acute Diffuse,	..	2	2	4	..	..	..	..
Circumscribed,	1	1	..	2	..	..	..	..
Rheumatism, Acute Articular,	1	10	4	12	3	..	..	..
Sub-acute Articular,	..	3	..	1	1	..	..	1
Sub-acute Articular and Mitral Re- gurgitation,	..	1	..	..	..	..	1	..
Chronic Articular,	7	5	1	..	6	..	2	5
Muscular,	2	3	1	3	3	..	..	..
Rheumatoid, Arthritis,	2	..	..	..	..	..	..	2
Acute Infectious Diseases.								
Diphtheria,	..	3	11	12	..	..	2	..
Fevers, Malarial,	..	11	3	13	..	1	..	..
Scarlet,	..	2	9	11	..	..	..	..
Typhoid,	11	40	13	46	..	..	3	15
Influenza,	..	6	..	6	..	..	..	..
Measles,	..	1	..	1	..	..	..	..

MEDICAL CASES.—CONTINUED.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Diseases of the Circulatory System.								
Anæmia, . . . . .	..	2	3	1	3	..	..	1
Aneurism of Abdominal Aorta, . . . . .	..	1	..	..	..	..	1	..
Angina Pectoris,	1	..	..	1	..	..	..	..
Chlorosis, . . . . .	..	..	1	1	..	..	..	..
Heart, Dilatation of,	1	..	..	..	..	..	..	1
Fatty Degeneration of, . . . . .	..	2	..	..	..	..	2	..
Insufficiency of, . . . . .	..	4	..	1	2	1	..	..
General Valvular Disease of, . . . . .	..	2	..	..	..	..	2	..
Mitral Regurgitation,	1	2	2	..	1	1	2	1
Mitral Stenosis, . . . . .	..	..	1	..	1	..	..	..
Tricuspid Regurgitation, . . . . .	..	2	..	..	1	1	..	..
Hemorrhage, Cerebral,	3	10	2	..	2	1	10	2
Leucocythemia and Nephritis, . . . . .	..	1	..	..	..	..	1	..
Pseudo-leucocythemia, . . . . .	..	..	1	..	..	..	1	..
Purpura-hæmorrhagica,	1	1	..	1	1	..	..	..
Diseases of the Digestive System.								
Cæcitis, . . . . .	..	..	1	1	..	..	..	..
Cancer of Liver, Stomach, and Brain, . . . . .	..	1	..	..	..	..	1	..
Constipation, . . . . .	..	1	..	1	..	..	..	..
Diarrhoea, . . . . .	..	2	1	2	1	..	..	..
Dysentery, Acute, . . . . .	..	4	..	4	..	..	..	..
Enteritis, . . . . .	..	2	1	3	..	..	..	..
Gastric Ulcer, . . . . .	..	..	1	1	..	..	..	..
Gastritis, Acute,	1	1	3	5	..	..	..	..
Alcoholic, . . . . .	..	..	1	1	..	..	..	..
Sub-acute,	2	10	4	10	5	..	..	1
Jaundice, Catarrhal, . . . . .	..	..	1	..	1	..	..	..
Liver, Carcinoma of, . . . . .	..	..	1	..	..	1	..	..
Cirrhosis of, . . . . .	..	6	..	..	1	..	1	2
Malnutrition, . . . . .	..	2	3	4	..	..	1	..
Obstruction of Bowel, . . . . .	..	2	..	2	..	..	..	..
Pancreas, Cystic Degeneration of, . . . . .	..	1	..	..	..	..	1	..
Poisoning, Carbolic Acid, . . . . .	..	1	..	..	..	..	1	..
Stomach, Carcinoma of, . . . . .	..	1	1	..	..	1	1	..
Stomatitis, Ulcerative,	1	..	..	1	..	..	..	..
Tonsillitis, Acute, . . . . .	..	3	..	3	..	..	..	..
Chronic, . . . . .	..	..	1	1	..	..	..	..
Follicular, . . . . .	..	4	2	4	1	..	..	1
Diseases of the Nervous System.								
Chorea, . . . . .	..	..	1	..	..	..	..	..
Dementia, . . . . .	..	..	2	..	2	..	..	..
Epilepsy, . . . . .	..	4	2	..	5	1	..	..
Hypochondriasis,	1	1	1	..	1	2	..	..
Hysteria, . . . . .	..	3	4	3	2	1	..	1
Hystero Epilepsy, . . . . .	..	..	1	1	..	..	..	..

MEDICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Diseases of the Nervous System. — Cont'd.								
Locomotor Ataxia, . . . . .	..	I	I	..	..	I	..	I
Mania, Acute, . . . . .	..	..	I	..	..	I	..	..
Melancholia,	I	..	..	..	I	..	..	..
Meningitis, Acute Cerebral, . . . . .	..	2	I	I	..	..	2	..
Acute Spinal,	I	I	..	..	..	..	2	..
Migraine, . . . . .	..	2	..	2	..	..	..	..
Myelitis, Chronic,	I	I	2	..	I	..	..	3
Neuralgia, Intercostal, . . . . .	..	I	I	2	..	..	..	..
Facial, . . . . .	..	..	I	..	..	..	..	I
Neurasthenia, . . . . .	..	I	2	2	I	..	..	..
Neuritis, Alcoholic, . . . . .	..	2	2	..	I	..	..	3
Multiple, . . . . .	..	..	I	..	..	..	..	I
Peripheral, . . . . .	..	I	2	2	I	..	..	..
Paralysis, Diphtheritic, . . . . .	..	I	..	I	..	..	..	..
Lead, . . . . .	..	I	..	I	..	..	..	..
Paresis, Alcoholic, . . . . .	..	I	..	..	..	I	..	..
Sciatica, . . . . .	..	I	I	2	..	..	..	..
Sclerosis, Multiple, . . . . .	..	I	..	..	..	..	..	I
Diseases of the Respiratory System.								
Asthma, . . . . .	..	7	..	4	3	..	..	..
Bronchitis, Acute,	I	I	I	2	I	..	..	..
Chronic, . . . . .	..	8	2	2	7	I	..	..
Sub-acute, . . . . .	..	3	2	4	I	..	..	..
Empyema,	2	..	..	..	..	..	..	2
Emphysema, . . . . .	..	I	..	..	I	..	..	..
Laryngitis, . . . . .	..	..	2	2	..	..	..	..
Pharyngitis, . . . . .	..	..	I	..	I	..	..	..
Phthisis,	4	34	II	..	II	13	23	2
Pleuritis, Acute,	I	7	3	6	2	..	2	I
Pneumonitis, Catarrhal, . . . . .	..	2	2	..	2	..	I	I
Double Lobar, . . . . .	..	I	I	..	..	..	2	..
Lobar, . . . . .	..	15	6	12	..	..	8	I
Diseases of the Urinary Organs.								
Nephritis, Acute, . . . . .	..	3	3	3	2	..	..	I
Chronic, Diffuse,	5	24	7	..	14	4	18	..
Chronic Diffuse and Diabetes, . . . . .	..	I	..	..	..	..	I	..
Chronic Diffuse and Pneumonia, . . . . .	..	..	I	..	..	..	I	..
Diseases of the Skin.								
Eczema, General, . . . . .	..	3	I	3	I	..	..	..
of Head and Face, . . . . .	..	..	3	2	I	..	..	..

MEDICAL CASES. — CONCLUDED.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Diseases of the Skin.—Continued.								
Eczema, Squamosum,	I	2	3	4	I	..	..	I
Vesiculosum, . . . . .	..	I	..	I	..	..	..	..
Lichen, . . . . .	..	I	..	I	..	..	..	..
Lupus,	I	..	..	..	..	..	..	I
Phthiriasis, . . . . .	..	I	..	I	..	..	..	..
Psoriasis, . . . . .	..	2	2	3	..	..	..	I
Rhus Poisoning, . . . . .	..	I	I	2	..	..	..	..
Scabies, . . . . .	..	2	I	3	..	..	..	..
Unclassified.								
Malingerer, . . . . .	..	I	I	..	..	2	..	..
No disease, . . . . .	..	I	3	..	..	4	..	..
Attempted Drowning, . . . . .	..	..	I	..	I	..	..	..
Totals,	56	322	169	245	104	41	101	56

JOSEPH B. HALL,
House Physician.

GYNÆCOLOGICAL CASES.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Gynecological.								
Anteversion,	2	..	1	..	..	1
Cervix Uteri, Laceration of,	10	6	2	1	..	1
“ and Perinæum, Laceration of,	4	4	..	..	..	..
“ Stenosis of,	1	..	1	..	..	..
Dysmenorrhea,	5	5	..	..	..	..
Endometritis, Chronic,	8	2	6	..	..	..
Fungus,	6	4	2	..	..	..
Sub-acute,	1	..	4	4	1	..	..	..
Latero-version,	2	1	1	..	..	..
Metritis,	1	..	1	..	..	..
Ovarian Cyst,	1	..	5	3	..	..	..	3
Ovary, Fibro-Sarcoma of,	1	..	..	1	..	..
Pelvic Peritonitis,	4	2	1	..	..	1
Prolapsus Uteri,	3	..	3	..	..	..
“ “ with Laceration of Cervix and Perinæum,	3	2	..	..	..	1
Recto-Vaginal Fistula,	1	..	1	..	2	..	..	..
Recto-version,	4	2	1	..	..	1
and Endometritis,	3	1	2	..	..	..
and Laceration of Cervix,	2	1	..	1	..	..
Salpingitis,	1	1	..	..	..	..
Subinvolution,	2	1	..	1	..	..
Tumors of Uterus,
Carcinoma,	1	..	3	..	..	..	3	1
Fibro-Sarcoma,	2	1	..	..	1	..
Fibroma,	1	..	4	2	1	2	..	..
Polypus,	2	1	..	..	..	1
Sloughing Fibroma,	2	..	..	..	2	..
Uterine Hemorrhage,	1	1	..	..	..	..
Vaginitis,	1	1	..	..	..	..
Vaginal Abscess,	1	..	1	..	..	..
Venereal Papillomata,	2	1	1	..	..	..
Obstetrics.								
Miscarriage,	3	3	..	..	..	..
Pregnancy,	6	..	38	38	..	..	..	6
and Contracted Pelvis,	1	..	..	..	..	1
and Fibroma of Uterus,	1	1	..	..	..	..
Puerperium,	3	2	1	..	..	..
and Malaria,	1	1	..	..	..	..
Septicæmia,	1	..	..	..	1	..
Vomiting of Pregnancy,	1	1	..	..	..	..
Infants, Full-time,	2	27	20	39	..	..	4	6
Premature,	1	..	..	..	..	1	..
Totals,	13	28	159	131	28	5	13	23

JOSEPH B. HALL,
House Physician.

SURGICAL CASES.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Injuries of Head, Face, and Neck.								
Concussion of Brain,	1	..	1	..	..	..	..
and Compression of Brain,	2	..	..	..	..	2	..
of Brain and Scalp Wounds,	2	..	2	..	..	..	..
Fracture of Inferior Maxilla,	1	1	..	..	..	..
of Superior Maxilla and Nasal,	1	..	1	..	..	..	..
of Nasal,	1	..	..	1	..	..	..
of Skull, Base,	2	..	..	..	..	2	..
of Skull, Compound Depressed,	4	..	1	..	..	3	..
of Skull and Scalp Wound,	1	..	1	..	..	..	..
of Zygomatic Process,	1	..	1	..	..	..	..
Wound, Gunshot, of Brain,	1	..	..	..	..	1	..
of Cheek,	1	..	1	..	..	..	..
Wound, Incised, of Nose,	1	..	..	..	..	..	1
of Scalp,	5	..	4	1	..	..	..
of Throat,	3	..	2	1	..	..	..
Wound, Lacerated, of Face,	2	..	1	..	..	..	1
of Scalp,	2	1	2	1	..	..	..
Injuries of Thorax, Breast, and Abdomen.								
Burn, of Breast,	1	..	1	..	..	..
of Trunk, Arm, and Face,	1	..	..	..	..	1	..
of Trunk and Limbs,	1	..	..	..	1	..
Contusions of Body,	9	..	9	..	..	..	..
Fracture of Ribs and Peritonitis,	1	..	..	..	..	1	..
Wound, Stab, of Abdomen,	1	..	1	..	..	..	..
of Chest,	1	..	1	..	..	..	..
Injuries of Genito-Urinary System.								
Contusion of Scrotum,	1	..	1	..	..	..	..
Injuries of Upper Extremity, Axilla, and Spine.								
Burn of Face and Hand,	1	..	1	..	..	..	..
of Hand,	1	1	1	..	..	1	..
Contusion of Shoulder,	4	2	3	1	..	..	2
Crush of Arm,	1	..	1	..	..	..	..
of Hand,	1	..	1	..	..	..	..
of Elbow: Lacerated Nates: Con- tused Heel and Face,	1	..	..	1	..	..	..	..
of Fingers,	4	..	4	..	..	..	..
Dislocation of Shoulder,	3	2	5	..	..	..	..
Fracture of Clavicle,	1	..	1	..	..	..	..
Colles,	2	2	3	1	..	..	..
at Elbow Joint and Internal Injuries, of Fingers, Compound,	1	..	..	..	..	1	..
of Humerus, Compound,	2	..	2	..	..	..	..
of Humerus, Internal Condyle,	1	..	1	..	..	..	..
of Humerus, Shaft,	2	..	2	..	..	..	..

SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Injuries of Upper Extremity, etc. — Continued.								
Fracture of Humerus and Luxation of Shoulder,	1	..	1	..	..	..	..
of Radius	1	..	1	..	..	..	..
of Radius and Ulna,	2	..	1	..	..	..	1
of Radius, Ulna, and Clavicle,	1	..	..	1	..	..	..
of Radius and Ulna, Compound and Gunshot wounds of Face and Body,	1	..	..	..	..	..	1
of Vertebrae, Compound, Commi- nuted,	1	..	..	..	..	1	..
Luxation of Dorsal Vertebrae,	1	..	..	1	..	..	..
of Lumbar Vertebrae and Paresis,	1	..	..	..	..	..	..	1
Scalds of Arms and Face,	1	1	1	1	..	..	..
Wound, Infected, of Hand, and Delirium Tremens,	1	..	..	..	..	1	..
of Thumb,	1	..	1	..	..	..	..
Wound, Lacerated, of Arm,	2	..	..	2	..	..	..
of Finger,	1	..	1	..	..	..	..
of Hand,	2	..	2	..	..	..	..
Injuries of Lower Extremity and Groin.								
Burn of Leg,	2	..	1	1	..	..	..
of Leg, Hand, and Head,	1	..	1	..	..	..	..
of Thigh and Forearms,	1	..	1	..	..	..	..
of Thigh,	1	2	2	1	..	..	..
Contusion of Knee,	1	..	1	2	..	..	..	..
of Thigh,	1	..	1	..	..	..	..
Crush of Foot,	1	..	..	..	..	1	..
of Leg,	1	1	..	1	..	..	1	..
of Leg; Fracture of Radius and Ul- na; Fracture of Femur,	1	..	..	..	..	..	1
of Thigh,	1	..	..	1	..	..	..	..
of Toes,	2	..	1	1	..	..	..
Dislocation of Knee,	1	..	..	..	..	1	..
Fracture of Femur, Neck,	5	2	3	8	1	..	1	..
of Femur, Shaft,	7	1	5	1	..	1	1
of Femur, Compound, Multiple,	1	..	1	..	..	..	..
of Femur and Dislocation of Ankle,	1	..	..	..	1	..
of Femurs, Supracondyloid,	1	1	..	2	..	..	..	..
of Femur and Traumatic Myelitis,	1	..	..	..	..	1	..
of Os Calcis, Compound,	2	..	1	1	..	..	..
of Patella,	1	..	..	..	..	1
of Patella and Delirium Tremens,	1	..	..	..	..	1	..
of Tibia,	1	2	1	3	1	..	..	..
of Tibia and Fibula,	1	3	2	..	..	..	2
of Tibia and Fibula, Compound,	2	..	1	..	..	..	1
of Tibia and Fibula and Fracture of Femur,	1	..	..	..	..	..	1

SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Injuries of Lower Extremity, etc. — Continued.								
Fracture of Tibia and Fibula and Scalp								
Wounds, . . . . .	..	3	..	2	..	..	I	..
Sprain of Ankle, . . . . .	..	4	4	8	..	..	..	..
of Wrist, . . . . .	..	..	I	..	..	I	..	..
of Hip, . . . . .	..	4	..	I	2	..	..	I
of Knee, . . . . .	..	..	I	I	..	..	..	..
Wound, Gunshot, of Leg, . . . . .	..	3	..	2	I	..	..	..
Wound, Incised, of Leg, . . . . .	..	4	..	3	I	..	..	..
Wound, Infected, of Leg, . . . . .	..	4	..	3	..	I	..	..
Wound, Lacerated, of Leg, . . . . .	..	3	..	2	I	..	..	..
General Surgical Diseases.								
Abscess, Gluteal, . . . . .	..	I	..	I	..	..	..	..
Ischio Rectal, . . . . .	..	..	2	2	..	..	..	..
Mammary, . . . . .	..	..	2	I	I	..	..	..
Perineal, . . . . .	..	3	..	I	I	..	I	..
of Thigh, . . . . .	..	2	..	I	..	..	..	I
Subperitoneal, . . . . .	..	I	..	..	..	..	..	I
Anchylrosis of Jaw,	I	..	..	I	..	..	..	..
Appendicitis,	2	6	3	9	..	..	I	I
Arthritis, Tubercular, of Ankle, . . . . .	..	I	I	I	..	..	..	I
of Elbow, . . . . .	..	I	..	..	..	I	..	..
of Elbow and Phthisis, . . . . .	..	I	..	..	..	I	..	..
of Knee,	I	3	I	I	2	2	..	..
Bed Sores, . . . . .	..	I	2	I	..	..	I	I
Caries of Elbow, . . . . .	..	..	I	..	..	I	..	..
of Femur, . . . . .	..	I	..	..	..	..	..	I
of Jaw, . . . . .	..	I	I	I	I	..	..	..
of Metatarsal Bones, . . . . .	..	I	I	2	..	..	..	..
of Rib, . . . . .	..	I	..	I	..	..	..	..
of Tarsal Bones, . . . . .	..	I	..	I	..	..	..	..
of Tibia,	I	2	..	I	..	..	..	2
of Tibia and Fibula, . . . . .	..	I	..	..	I	..	..	..
Cellulitis of Hand, . . . . .	..	4	..	3	I	..	..	..
of Leg, . . . . .	..	I	I	2	..	..	..	..
of Scalp, . . . . .	..	..	I	I	..	..	..	..
Cystitis,	2	I	I	2	I	..	..	I
Erysipelas of Face, . . . . .	..	4	2	5	..	..	..	I
of Leg, . . . . .	..	..	I	I	..	..	..	..
Fistula in Ano, . . . . .	..	5	2	4	I	..	..	2
Recto-Perineo-Scrotal,	I	..	..	I	..	..	..	..
Recto-Vesical, . . . . .	..	I	..	..	..	..	..	I
Gangrene of Foot, . . . . .	..	I	..	I	..	..	..	..
of Toes, . . . . .	..	I	..	I	..	..	..	..
Harelip,	I	4	..	I	I	2	..	I
Hemorrhoids,	I	I	3	4	..	..	..	I

SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
General Surgical Diseases. — Continued.								
Hernia, Femoral, Strangulated,	I	..	..	..	I	..
Inguinal,	3	..	I	I	I	..	..
Inguinal, Strangulated,	I	I	I	..	..	I	..
Umbilical,	I	..	..	I	..	..
Umbilical, Strangulated,	2	I	..	..	I	..
Hydrocele,	I	2	..	I	I	..	I	..
Incontinence of Urine,	I	..	..	..	I	..	..	..
Irritable Bladder,	I	..	I	..	..	..	..
Necrosis of Femur,	I	..	..	I	..	..	..
of Tibia,	2	I	2	..	..	..	I
Neuralgia, Trifacial,	I	I	2	..	..	..	..
Osteo-Myelitis,	I	..	..	..	..	I
Periostitis of Hand,	I	I	..	..	..	..
of Tibia,	I	..	I	..	..	..	..
Retention of Urine,	I	..	I	..	..	..	..
Sinus of Back,	I	..	I	..	..	..	..
of Wrist,	I	..	..	..	I	..	..
of Throat,	I	..	..	..	I	..	..
Synovitis of Knee,	6	..	2	2	..	I	I
of Wrist,	I	..	..	..	..	..	I
Tetanus,	2	..	..	..	..	2	..
Tubercular Degeneration of Testicle,	I	..	I	..	..	..	..
Tubercular Glands of Neck,	I	I	I	2	I	..	..	..
of Stump,	I	..	..	I	..	..	..
Tumor (?) of Jaw,	I	I	..	I	..	I	..	..
Tumors, Carcinoma of Axilla,	3	I	..	2	..	..
of Breast,	7	4	2	..	I	..
of Hand,	3	..	2	..	I	..	..
of Face,	I	..	..	..	..	I	..
of Larynx,	I	..	..	..	..	I	..
of Mouth,	I	..	..	..	I	..	..
Tumors, Carcinoma of Scrotum and Tes- ticle,	I	..	..	I	..	..	..	..
of Tongue,	2	..	..	..	2	..	..
of Rectum,	5	..	..	..	4	..	I
Tumors, Angioma of Forehead,	I	..	I	..	..	..	..
Congenital Cyst of Neck,	I	..	I	..	..	..	..
Colloid Sarcoma of Breast,	I	..	..	..	I	..
Lipoma of Back,	I	I	..	I	..	..	I
of Leg,	I	I	..	..	..	..
Neuroma of External Popliteal,	I	I	..	..	..	..
Osteoma of Cervical Vertebrae,	I	..	..	..	I	..
of Nasal Bones,	I	..	..	I	..	..
Sebaceous Cyst of Abdominal Wall,	I	I	..	..	..	..
Ulcer, Indolent, of Back,	I	..	I	..	..	..	..
of Leg,	5	5	7	..	I	I	..

SURGICAL CASES.—CONCLUDED.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
General Surgical Diseases.—Continued.								
Ulcer, Syphilitic, of Leg,	I	I	..	I	..	..	I	..
Ulcer, Varicose, of Leg, . . . . .	..	3	4	6	..	..	..	I
Volvulus, . . . . .	..	I	..	..	..	..	..	I
Venereal Diseases.								
Bubo, . . . . .	..	3	..	2	..	I	..	..
Chancroids, . . . . .	..	I	..	I	..	..	..	..
Condylomata and Bubo, . . . . .	..	I	..	..	..	..	..	I
Epididymitis,	I	8	..	9	..	..	..	..
Gonorrhœa, . . . . .	..	10	..	7	2	..	..	I
and Gonorrhœal Rheumatism, and Syphilis, . . . . .	..	4	..	2	I	..	..	I
Orchitis,	I	3	..	2	2	..	..	..
Paraphimosis and Alcoholism, . . . . .	..	I	..	..	I	..	..	..
Stricture of Urethra,	I	13	..	7	I	2	3	I
Syphilis, . . . . .	..	10	I	I	4	2	..	4
Hereditary, . . . . .	..	I	..	..	..	..	I	..
Totals,	32	304	93	249	57	31	45	47

ORTHOPEDIC CASES.

	Under treatment Oct. 1, 1893.	Total under treatment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Anchyllosis of Elbow, False,	1	..	..	..	1	..	..	..
of Wrist,	1	..	..	..	1	..	..	..
Floating Cartilage in Knee Joint, . . . . .	..	1	..	1	..	..	..	..
Genu-Valgum, . . . . .	..	..	1	..	..	..	..	1
Varum, . . . . .	..	1	..	1	..	..	..	..
Kyphosis, Dorsal, . . . . .	..	1	..	..	..	1	..	..
Morbus Coxarius,	5	5	1	2	6	..	2	1
Pott's Disease, . . . . .	..	5	..	..	2	..	2	1
and Morbus Coxarius, . . . . .	..	1	..	..	..	..	..	1
Talipes, Equino-Varus,	1	5	1	3	2	1	..	1
Varus, . . . . .	..	4	..	2	1	..	..	1
Totals,	8	23	3	9	13	2	4	6

EYE AND EAR CASES—INDOOR.

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
		Male.	Female.					
Blepharitis Marginalis,	1	1	..	..	..	..
Cataract, Double,	3	1	1	1	..	..
Senile,	1	1	2	..	..	..	..
Traumatic,	1	..	..	1	..	..	..
Conjunctivitis, Acute,	2	..	..	1	..	..	1
Gonorrhœal with Gonorrhœa.	1	..	..	1	..	..	..	..
Contusion of Eye,	2	..	2	..	..	..	..
Inspissated Cerumen,	1	..	1	..	..	..	..
Iritis,	3	..	1	1	..	..	1
Keratitis, Acute,	1	2	2	1	..	..	..
and Hypopyon,	1	..	..	1	..	..
Phlyctenular,	2	1	..	1	..	..
and Pterigium,	1	..	..	1	..	..	..
and Ulcer of the Cornea,	1	..	1	..	..	..	..
Kerato-Iritis, Chronic,	1	..	..	..	1	..	..	..
Nasal Polypi,	1	1	..	..	..	..
Opacity of Cornea,	1	4	..	1	4	..	..
Otitis Media, Chronic,	1	1	1	1	..	..	..
Purulent,	2	3	4	..	..	..	1
Panophthalmitis,	2	..	1	..	..	..	1
Trachoma,	2	2	..	..	..	..
Stricture of Lachrymal Duct,	1	..	1	..	..	..
Ulcer of Cornea,	2	..	..	2	..	..	..
and Granular Conjunctivitis,	1	..	1	..	..	..	..
Wound, Incised, of Cornea,	1	4	..	1	4	..	..
Punctured, of Cornea,	1	..	..	1	..	..	..
Totals,	2	24	26	23	14	11	..	4

EYE AND EAR CASES—OUTDOOR.

	Male.	Female.
Abscess of Eyelid,	1	..
Adenoid Vegetations,	2	1
Atrophy of Optic Nerve,	1	..
Astigmatism, . . . . .	..	1
Blepharoödenitis, . . . . .	..	2
Blepharitis Marginalis, . . . . .	..	1
and Stricture of Lachrymal Duct, . . . . .	..	1
Cataract, . . . . .	..	3
and Stricture of Lachrymal Duct, . . . . .	..	1
Traumatic and Strabismus,	1	..
Chalazion, . . . . .	..	4
Conjunctivitis, Acute,	2	7
Catarrhal,	2	2
Chronic,	4	2
Granular, . . . . .	..	1
Phlyctenular,	1	4
Dacryocystitis,	1	..
Distichiasis,	2	..
Hyaloiditis, . . . . .	..	1
Hypermetropia,	2	1
Hypopyon and Keratitis,	1	..
Inspissated Cerumen,	3	1
Iritis, . . . . .	..	1
Keratitis, Interstitial,	1	..
Phlyctenular,	1	2
Leucoma,	1	..
and Trachoma, . . . . .	..	1
Milium, . . . . .	..	1
Myopia,	2	2
Nasal Catarrh, . . . . .	..	3
Ophthalmia, Purulent,	1	..
Otitis Media, Chronic, . . . . .	..	4
Sub-acute,	2	..
Suppurative,	3	3
Presbyopia,	2	1
Pterygium,	1	..
Strabismus, Convergent,	2	1
and Hypermetropia, . . . . .	..	1
Stricture of Lachrymal Duct, . . . . .	..	5
Trichiasis,	1	..
Ulcer of Cornea,	2	1
Totals,	41	59

W. E. DICKERMAN, M.D.,

House Surgeon.

TABLE OF OPERATIONS.

	Male.	Female.		Male.	Female.
Amputation of Arm,	2	..	Herniotomy for Inguinal		
of Fingers,	2	..	Hernia,	2	..
of Forearm,	2	..	for Femoral Hernia, . . . . .	..	1
at Hip Joint,	1	..	for Umbilical Hernia, . . . . .	..	1
of Leg,	9	..	Incision for Cellulitis of Leg,	2	..
of Thigh,	3	..	for Cellulitis of Thigh,	3	..
of Thumb,	1	..	of Cornea for Hypopyon,	1	..
of Toes,	4	..	and Curretting of Femur,	2	..
Aspiration of Chest,	1	2	of Mastoid Process,	2	2
of Colon,	1	..	of Tibia,	5	1
Breaking up Adhesions of			for Drainage of Knee,	4	..
Elbow,	6	..	of Pleural Cavity, . . . . .	..	1
Canthotomy,	4	6	for Entropion, . . . . .	..	1
Cauterization of Condylomata,	1	..	for Hare Lip,	1	..
Circumcision,	3	..	for Panophthalmitis,	1	..
Curretting Infected Wound of			for Periostitis of Tibia,	2	..
Knee,	3	..	for Radical Cure of Hydro-		
of Thigh,	1	..	cele,	1	..
Curretting Sinuses of Buttock,	1	..	for Ranula, . . . . .	..	1
of Leg,	2	..	and Rupturing Lens Cap-		
of Stump,	1	..	sule, . . . . .	..	1
Tubercular Abscess of			Iridectomy,	2	1
Stump,	1	..	Laparotomy for Appendi-		
of Uterus, . . . . .	..	9	citis,	7	2
Dilatation of Lachrymal Strict-			for Carcinoma of Uterus:		
ure,	10	10	Hysterectomy, . . . . .	..	1
of Urethral Stricture,	2	..	for Closing Facial Fistula,	2	..
Division of Fistula in Ano,	7	6	for Fibro-sarcoma of Ovary:		
of Plantar Fascia and Ten-			Ovariectomy, . . . . .	..	1
do Achilles,	2	..	for Contracted Pelvis and		
Divulsion of Urethral Strict-			Pregnancy: Cæsarian		
ure,	5	..	Section, . . . . .	..	1
Elytrorrhaphy, . . . . .	..	2	for Ovarian Cyst: Ovario-		
Enterectomy for Strangulat-			tomy, . . . . .	..	5
ed Hernia,	2	..	for Prolapse of Ovaries:		
Enucleation of Eyeball,	2	..	Ovariectomy, . . . . .	..	1
Excision of Astragalus and			for Carcinoma of Uterus, . . . . .	..	1
Lower end of Tibia,	1	1	Ligation of Angioma,	1	..
of Breast, . . . . .	..	7	of Hemorrhoids,	2	3
of Calcified Fibroma of An-			Neurectomy of Infraorbital		
kle,	1	..	Nerve,	1	1
of Congenital Cyst of Neck,	1	..	Opening Abscesses of Breast,	..	2
of End of Femur,	1	..	of Eyelid,	1	..
of Fibroma, . . . . .	..	1	of Face, . . . . .	..	1
of Glands of Neck, . . . . .	..	2	of Groin,	4	..
of Head of Femur,	2	..	Ischio Rectal, . . . . .	..	1
of Lipoma of Back,	2	3	of Leg,	2	..
of Necrosed Rib,	1	..	of Maxilla, . . . . .	..	1
of Neuroma, . . . . .	..	1	of Neck,	1	1
of Sebaceous Cyst,	1	2	Perinæal,	1	..
of Shaft of Tibia,	1	..	of Thigh,	2	..
Extraction of Cataract,	2	3	Vaginal, . . . . .	..	1

TABLE OF OPERATIONS.—CONTINUED.

	Male.	Female.		Male.	Female.
Opening Sinuses of Hip Joint,	1	..	Removal of Necrosed Frontal Bone,	1	..
of Thigh, . . . . .	..	1	of Necrosed Inferior Maxilla,	1	..
Osteotomy of Tibia for Bow-leg,	3	2	of Secundines, . . . . .	..	2
Perineorrhaphy, . . . . .	..	17	of Uterine Fibroid, . . . . .	..	1
Probing Wound for Bullet,	1	..	of Uterine Polypi, . . . . .	..	2
Reduction of Dislocation of Ankle, . . . . .	..	1	of Venereal Wart, . . . . .	..	1
of Knee,	1	..	Resection of Rib,	1	..
of Shoulder,	4	2	Sequestrotomy,	7	1
of Thumb,	2	..	Strabotomy,	1	1
Reduction of Fracture, Colles,	2	2	Suturing of Cervix for Rupture of Circular Artery, . . . . .	..	1
of Elbow,	1	..	Incised Wound of Leg,	4	..
of Femur,	9	1	of Nose,	1	..
of Humerus,	2	..	of Scalp,	5	1
of Patella,	1	1	Fractured Patella,	1	..
of Radius and Ulna,	4	..	Lacerated Wound of Arm,	2	..
of Tibia and Fibula,	7	3	of Finger,	1	..
Removal of Adenoid Vegetations, . . . . .	..	1	of Hand,	2	..
of Aural Polypi, . . . . .	..	1	of Leg,	2	..
of Chalazion, . . . . .	..	1	Tapping of Abdomen,	1	8
of Fragments of Frontal Bone,	2	..	of Hydrocele, with Injection,	1	..
of Parietal Bone,	1	..	Tenotomy of Tendo Achilles,	5	1
of Floating Cartilage of Knee,	1	..	Trachelorrhaphy, . . . . .	..	14
of Foreign Body in Eye,	1	..	Urethrotomy, External,	3	..
of Lens and Vitreous,	2	..	Internal,	1	..
of Nasal Polypi, . . . . .	..	3	Totals,	239	159

Ether has been administered to	233
Chloroform has been administered to	22
Cocaine " "	45
Operation and no anæsthetic to	98

W. E. DICKERMAN, M.D.,

House Surgeon.

TABLE OF TOTALS.

	Under treatment Oct. 1, 1893.	Males.	Females.	Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1894.
Medical Cases,	56	322	169	245	104	41	101	56
Surgical Cases,	32	304	93	249	57	31	45	47
Orthopedic Cases,	8	23	3	9	13	2	4	6
Eye and Ear Cases—Indoor,	2	24	26	23	14	11	.	4
Gynecological Cases,	5	..	90	46	27	5	7	10
Obstetrical Cases,	8	28	69	85	1	..	6	13
Totals,	111	701	450	657	216	90	163	136



A MALE SURGICAL WARD

RULES

FOR THE

ADMISSION OF PATIENTS TO THE HARTFORD HOSPITAL.

1. All patients are admitted by permits from one of the Executive Committee, or from the Superintendent, who shall arrange the price per week, according to the circumstances of the case and accommodations required.

2. All permits are subject to the approval of the Executive Committee, at their regular Hospital meeting.

3. Those who are able to contribute toward their support are received at an agreed rate.

4. The ordinary charge per week is \$6.00, which includes medical and surgical care, together with medicine and nursing.

5. Persons who are desirous of extra accommodations are charged according to circumstances.

6. Persons who are destitute of friends and means are provided for in various ways.

7. Those persons only who are carried directly from the place of accident are admitted without a certificate from the Executive Committee or Superintendent.

8. No persons having venereal or contagious diseases are admitted into this institution (except by special permit).

Copy of Bond.

HARTFORD, CONN., 18 .

Upon the admission of _____ of _____ into the "HARTFORD HOSPITAL," at Hartford, I engage to provide or pay for a sufficiency of clothing for _____ use,

and pay the Treasurer of said institution dollars per week for board, medicine, and medical attendance ; cause said patient to be removed when discharged, and, in the event of death, to pay the expenses of burial.

Principal.

For value received, I hereby engage to become responsible for the fulfilment of the above stipulations.

Surety.

RULES FOR THE ADMISSION OF VISITORS.

1. Visitors are welcome to the Hospital every week-day, between the hours of 2 and 5 P. M., and on Sunday, for the purpose of attending Divine worship, but on that day they must leave the wards when the services are ended.

2. Visitors shall not enter the wards without the consent of the Superintendent or Matron.

3. Visitors must deposit with the Superintendent or Matron any articles of food or delicacies intended for patients, which articles will be distributed as requested, if not inconsistent with the condition of said patient.

ACTS OF LEGISLATION.

ACT INCORPORATING HARTFORD HOSPITAL.

Resolved by the Senate and House of Representatives in General Assembly convened :

SECTION 1. That David Watkinson, Ebenezer Flower, A. S. Beckwith, S. S. Ward, A. W. Butler, A. M. Collins, Wm. T. Lee, Job Allyn, Samuel Colt, James B. Crosby, Albert Day, Chester Adams, James G. Bolles, George Beach, Thomas Smith, Jonathan Goodwin, A. W. Birge, Lucius Barbour, and Charles T. Hillyer, and all such persons as are from time to time associated with them, for the purpose of establishing and maintaining a hospital in the city of Hartford, and their successors, be, and they hereby are, incorporated for said purpose, and made a body corporate and politic, by the name of the Hartford Hospital, and by that name shall be capable of suing and being sued, pleading and being impleaded, and may make purchases, take, receive, hold, sell, and convey estate, real and personal, to such an amount as may be necessary for the purposes of said corporation; may have a common seal, and the same may alter and change at pleasure, and may make and execute such by-laws and regulations, not contrary to the laws of this State or of the United States, as shall be deemed necessary for the well-ordering and conducting the concerns of said corporation.

SEC. 2. That said corporation shall be governed by the following articles :

ARTICLE 1. This corporation shall be called the Hartford Hospital. Persons contributing for the use of the corporation at any one time the sum of fifty dollars shall be members for life. Persons contributing the sum of five hundred dollars shall be vice-presidents for life, and also directors for life; those contributing two hundred dollars shall be directors for life; those twenty-five dollars shall be members for five years; and those ten dollars shall be members for one year.

ART. 2. In order the better to carry into effect the object of the said corporation, the members thereof shall, at an annual meeting, to be held at such time and place as the by-laws of the said corporation shall direct and appoint, elect from their own number, by ballot, and by a majority of the votes given at such election, twelve persons as directors of the said corporation ; and the persons so elected, together with the mayor of the city of Hartford for the time being, shall constitute a board of directors. The directors so elected shall hold their offices for one year, and until others are elected in their places. In case of any vacancy in the board the remainder of the directors shall have power to fill such vacancy until the next election.

ART. 3. The board of directors shall, annually, as soon as may be convenient after the said annual election, elect by ballot from among their own number a president, a vice-president, and shall also elect a secretary and treasurer, who shall hold their offices for one year, and until others are elected in their stead. But as many directors may be chosen as there may be directors by subscription.

ART. 4. The said board of directors shall have power to manage and conduct all the business and concerns of the corporation, and to make such laws as may be necessary for the management and disposition of the estate and concerns of the corporation, and to appoint such officers and servants as they may deem necessary. The medical officers, including all attending and consulting physicians and surgeons, shall be appointed annually. Vacancies occurring before the expiration of the year from the time of any appointment shall be filled by the directors as soon as the same can conveniently be done.

ART. 5. A majority of the corporators shall call the first meeting for the election of officers at such time and place in the city of Hartford as they shall appoint, giving three days' notice thereof by publishing the same in the daily papers of the city ; and the annual meeting of said corporation shall be held at such time and place and on such notice as shall be fixed by the by-laws of said corporation.

SEC. 6. This act may be altered, amended, or repealed by the General Assembly.

Approved, May session, 1854.

RESOLUTION AMENDING THE CHARTER OF THE HARTFORD
HOSPITAL.

Resolved, That additional members of said corporation may hereafter be elected at any annual meeting by a two-thirds vote of those present without the payment of any sum of money on the part of members so elected.

Approved, January session, 1881.

AMENDMENT OF THE CHARTER OF THE HARTFORD HOSPITAL.

Resolved by the Senate and House of Representatives in General Assembly convened:

SECTION 1. That, in addition to the powers already conferred upon the Hartford Hospital, said corporation are hereby authorized to establish, in connection with the present hospital buildings, and upon the hospital grounds, or elsewhere, an Old People's Home, or a department or home for the accommodation, support, and maintenance of such aged and infirm persons as shall, from time to time, be admitted to the comforts and privileges of such department or home, and erect the necessary buildings therefor, and sustain the said Home with such funds and means as shall be given for that purpose, or paid by or for the benefit of the persons admitted to said Home. The board of directors of said Hartford Hospital shall have the power to make and execute any and all such by-laws, rules, and regulations in relation to such department or home, and the management of the same, and the funds pertaining thereto, and generally all the concerns of said department, not contrary to the laws of this State or of the United States, as shall be deemed necessary or proper for the well-ordering and conducting the concerns of said department, and the same to repeal or change at pleasure, and may appoint, if deemed expedient, a board of managers for said department, with such powers as they shall deem proper, and also such officers and servants as they may deem necessary.

All the rights and privileges conferred by the charter of the Hartford Hospital upon persons contributing for the use of said corporation shall be had and enjoyed by persons and parties limiting their contributions to the use of the department for the aged and the infirm as fully and to the same extent as if no such limitation was connected with such contributions.

All the money and funds already, or which shall be, given or contributed for the uses and purposes of the Hartford Hospital shall be confined to and used for the benefit of the hospital department, and all moneys and funds in any way given or contributed for the aged and infirm department shall be held and used exclusively for that department, under such rules and regulations as may be adopted in relation to a division of the common expenses pertaining to the two departments, which cannot be kept separately and accurately divided.

This department of the Hartford Hospital shall be known as the Old People's Home, and any and all moneys, gifts, legacies, devises, bequests, or other contributions given to the Old People's Home, or for its use, or to the Hartford Hospital, or to any other trustee or trustees, for or in trust for the use of the Old People's Home, shall be good and effectual, and shall be for the use of this department for the aged and infirm created under this act.

SEC. 2. This resolution may be altered, amended, or repealed at the pleasure of the General Assembly.

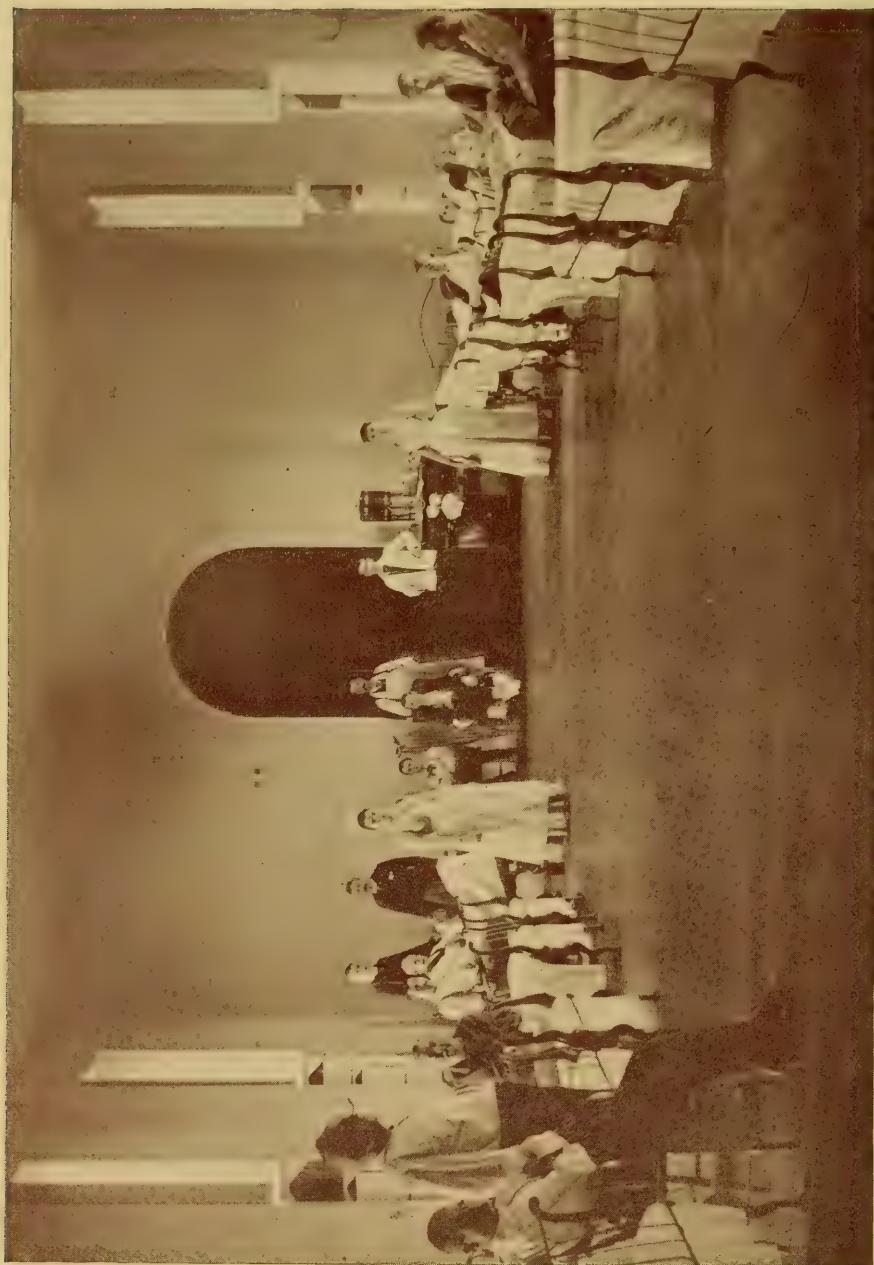
Approved, June 19, 1873.

FORM OF BEQUEST.

FORM OF BEQUEST TO THE HARTFORD HOSPITAL.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of said institution.

NOTE. — Five thousand dollars will endow a free bed in the
HARTFORD HOSPITAL.



A MALE SURGICAL WARD

TRAINING SCHOOL FOR NURSES

HARTFORD HOSPITAL
TRAINING SCHOOL FOR NURSES.

OFFICERS.

EXECUTIVE COMMITTEE.

HENRY K. MORGAN, 108 Farmington Ave.
HARMON G. HOWE, M.D., 51 Church St.
THOMAS SISSON, 259 Main St.

SUPERINTENDENT.

LEANDER HALL.

MATRON AND LADY SUPERINTENDENT.

MISS PERSIS M. PLUMER.

ASSISTANT MATRON.

MISS SARAH E. HARRISON.

NIGHT MATRON.

MRS. MARY G. LIBBY.

TEACHER OF COOKING SCHOOL.

MRS. ELIZABETH SLUYTER AYERS.

THE 17TH ANNUAL REPORT

OF THE

HARTFORD HOSPITAL TRAINING SCHOOL FOR NURSES.

To the Directors of the Hartford Hospital :

Your Executive Committee have the honor to present to you this the seventeenth annual report of the Training School for Nurses, under a separate head, instead of being combined with the general Hospital report, as heretofore. During the past year the work of the nurses in the wards of the Hospital has been laborious and accomplished with little complaint on their part in a thorough manner. They have shown thorough drill and close study in their work in the operating room as well as in the wards. Very few have been sent outside for private nursing, as there has been an abundance of work for all in the Hospital.

The total number of applications for admission to the Training School for the fiscal year ending October 1, 1894, was 57. The number accepted was 36. These were told that they would be sent for on or before such a date, when their turn should come for being received into the class. The number rejected was 21. These were rejected for various reasons ; insufficient education, defective health, not properly recommended, etc. The number of probationers received into the Training School was 22. Those serving one month and then accepted in the School were 19 in number. Those rejected during the first month were three in number. The graduates numbered 14, a list of whom will be found appended to this report with other interesting matter. The number expelled was 2.

At the close of the fiscal year all preparations for the first public commencement exercises of the graduating class are made, including an address by the President, and several essays by members of the class, interspersed with appropriate music.

The School now numbers 28 pupil nurses. Your Committee are expecting to be obliged to increase this number to 30 or 32 very soon, as the Hospital is very full and the nurses are fully occupied. A list of the members of the School on October 1, 1894, is appended.

The lectures by the Hospital staff during the past year were of unusual worth and deserve more than a passing notice as a means of training. Oral instruction in this class of educational work is a necessity. Dr. Down of the Retreat for the Insane has kindly given several lectures on nursing the insane.

The text-books used are as follows:

Hospital Notes (published by the Hospital).

Walker's Anatomy.

Physiology.

Hampton's Text-book of Nursing.

Dock's Materia Medica for Nurses.

Miss Fanny Nichols, a graduate of the past year, contracted typhoid fever in Windsor, Vermont, only a few weeks after leaving the hospital, and after a few days' illness died in her Western home. She was one of 12 nurses sent from Hartford during the epidemic in Windsor last spring.

We have no hesitation in affirming that the training in this School is equal to any of the smaller city schools, and that the graduates are thoroughly equipped for their work in private nursing.

Respectfully submitted,

HENRY K. MORGAN,	} <i>Executive</i>
HARMON G. HOWE, M.D.,	
THOMAS SISSON,	

Committee.

LIST OF MEMBERS
OF
THE TRAINING SCHOOL.

OCTOBER 1, 1894.

Josie M. Brown,
Annie L. Lynde,
Mary Agne,
Minnie P. Cheeney,
Hattie I. Waterman,
Lottie E. Beck,
Daisy Lewis,
Bertha S. Holt,
Annie M. Keller,
Winnefred B. Hardiman,
Florence E. Carmen,
Minnie E. Schermerhorn,
Lillie D. Phillips,
Jessie K. Denison,

Grace W. Cushman,
Margaret Spitzle,
Exene K. Morehouse,
Eliza Barker,
Katherine D. Arthur,
Mary F. Jons,
Minnie A. Stafford,
Jane A. Dunn,
Ruby E. Gates,
Marie Miellez,
Jane Bryson,
Minnie A. Baird,
Mary C. McGarry,
Theresa M. Townsend.

LIST OF GRADUATES

HARTFORD HOSPITAL TRAINING SCHOOL FOR NURSES.

1879.

Mrs. Caroline A. House,
Miss Hannah M. Callahan,
*Miss Amelia Cooke,

Mrs. Annie Morrelle,
Miss Lydia S. Woodward.

1880.

†Miss Lizzie T. Oliver,
Miss Mary E. Crane,

Miss Ida F. Barnes.

1881.

Miss Kate E. Kinne,
†Miss Alice M. Noble,
†Miss Alice M. Delano,
†Miss Georgette T. Rogers,

Miss Annie C. Abbe,
Miss Marion E. Kingsley,
Miss Annie M. Wakefield.

1882.

†Miss Mattie E. Kingsley,
†Miss Mary I. Denison,
†Miss Elizabeth L. Goodale,

Miss Lydia B. Roberts,
Miss Jennie McLaughlin.

1883.

†Miss Alice Ewen,
†Miss Harriet M. Hosking,
Miss Lucy A. Kirk,
*Mrs. Zoe M. Tucker,

Miss Sarah M. Sheldon,
Miss Eliza C. Smith,
Miss Charlotte F. Schulz,
Miss Hannah L. Russell.

1884.

†Miss Emma Strickland,
†Miss Harriet E. Fuller,
†Miss Maria A. Clark,
*†Miss Josie L. Hubbard,

Miss Emma J. Osborne,
Miss Jennie M. Beardsley,
Miss Alice M. Gardner.

1885.

Miss Lucy Way,
†Miss Minnie L. McLese,
†Miss Emilie M. Pugsley,
Miss Mary E. Brown,

Miss Mary A. Murphy,
Miss Lilian C. Catlin,
Miss Mary H. Patch.

1886.

Miss Martha B. Parker,
Miss Hattie E. Crocker,
Miss Ella J. Holcombe,
†Miss Gertrude E. Morley,
Miss Emma L. Tirrell,

Miss Minnie Hicks,
Miss Elma A. Bennett,
Miss Rebecca LaMonte,
Miss S. Alice Griswold.

* Died.

† Married.

*Miss Carrie Swettenham,
Miss Annie C. McNeil,
Miss Annie Figgis,
Miss Emma Carver,

Miss Maria A. Wakefield,
†Miss Hattie B. Smith,
Miss Jennie McCollister,
†Miss Jessie T. Jeffrey,

Mrs. Ida D. Lewis,
†Miss Annie E. North,
Miss Allie Cornelius,
†Miss Henrietta E. Willett,

Miss Alice M. Smith,
Miss Jennie R. Field,
Mrs. Addie R. Young,
†Miss Alma A. Robinson,
Miss Nancy R. Cornelius,

Miss Mary M. Brown,
*Miss Emma J. Lyman,
Miss Lillie Wind,

Miss Annie E. Palmer,
Miss Mary A. Rogers,
Miss Minnie I. Bacon,
Miss Mary L. Marsh,
Miss Mary A. Farnsworth,

Miss Lillian M. Alexander,
Miss Janie McNeil,
Miss Lois Pomeroy,
Miss Annie E. Brazos,
Miss Ellen S. Richardson,
Miss Minnie A. Havens,
Miss Lillian A. Dermont,

Margaret Cunningham,
Eliza MacKean,
Julia E. Ferguson,
†Lilly W. Stevens,
Mary E. Jennison,
Sarah L. Harrison,
Adelaide M. Throop,

* Died.

† Married.

1887.

Miss Jennie B. Methven,
†Miss Nellie T. Manning,
Miss Jennie McKean,
Miss Juliette A. Parsons.

1888.

Miss Helen McCloy,
Miss Delia L. Bridgeman,
Miss Annie Black.

1889.

Mrs. Addie L. Lloyd,
Miss Ella E. Gibbs,
Miss Bessie C. Taber,
Miss Rilla J. Perry.

1890.

Miss Delia M. Smith,
Miss Harriet A. Lorber,
Miss Martha J. Wilkinson,
Miss Isabella M. Snelling,
†Miss Mary J. Barr.

1891.

Miss Emma B. Richards,
Miss Etta A. Straw,
*Mrs. Eva C. Swift.

1892.

Miss Jessie M. Randall,
†Miss Mary J. Harrison,
Miss Hattie E. Allen,
Miss Lois S. Peck,
†Miss Ella J. French.

1893.

Miss Eleanor Campbell,
Miss Carmel Cretcher,
Miss Mildred E. Sherwood,
Miss Emily A. Dalton,
Miss Harriet Hendrick,
Miss Eva Trenholm.

1894.

Christine J. Rae,
Mary A. Rood,
*Fanny Nichols,
Frances O. Mather,
Geneva Dunning,
Inez L. Fowler,
Arrette E. Jenkins.

LIST OF LECTURES AND SUBJECTS DELIVERED TO THE
TRAINING SCHOOL DURING THE PAST YEAR.

DATE.	LECTURER.	SUBJECT.
Sept. 20, 1893,	Dr. Knight,	Topographical anatomy.
" 27, "	Dr. Fuller,	Physiology of digestion.
Oct. 4, "	" "	Significance of sounds in auscultation and percussion. Symptoms of aortic and mitral disease.
" 11, "	" "	Rest cure.
" 18, "	" "	Nursing in convalescent and chronic cases.
" 25, "	Dr. Davis,	Care of the sick room (ordinary).
Nov. 1, "	" "	Care of the sick room in contagious disease.
" 8, "	" "	History of antiseptic surgery. Its principles as applied to dressings.
" 15, "	Dr. Knight,	Circulation, respiration, secretions and excretions. Observation and significance of pulse and temperature.
" 22, "	" "	Examination of urine.
" 29, "	Dr. Storrs,	Special nursing in diseases of the abdominal organs.
Dec. 6, "	" "	Special nursing in diseases of the thoracic organs.
" 13, "	Dr. Beach,	Nursing of sick children.
" 20, "	Dr. Root,	Special nursing in cases of fever.
Jan. 3, 1894,	" "	Baths, leeches, blisters, cups, enemata.
" 10, "	" "	Diet in disease and convalescence.
" 17, "	Dr. Cook,	Fractures.
" 24, "	" "	Application of splints.
" 31, "	" "	Nursing of orthopædic cases.
Feb. 7, "	Dr. Ingalls,	Obstetrics.
" 14, "	" "	Obstetrics.
" 21, "	" "	Special nursing in gynecological cases.
" 28, "	Dr. Wainwright,	Theory of wound healing. Inflammation.
Mar. 7, "	" "	Suppuration, erysipelas, septicaemia, pyæmia, gangrene.
" 14, "	Dr. Beach,	Anatomy of the skin.
" 21, "	" "	Care of the skin.
" 28, "	" "	Emergencies.
April 4, "	Dr. Jarvis,	Special nursing of laparotomy.
" 11, "	" "	Special nursing of trachæotomy.
" 18, "	Dr. Campbell,	Administration of anæsthetics. Preparation and care of patients.
" 25, "	" "	Shock, hemorrhage, collapse.
May 2, "	Dr. Bacon,	Special nursing of the eye and ear.
" 9, "	Dr. Downs,	Anatomy of the brain.
" 16, "	" "	Special nursing of the insane.
" 23, "	" "	Special nursing of the insane.

LIST OF LECTURES AND SUBJECTS TO BE DELIVERED TO
THE TRAINING SCHOOL FOR NURSES, DURING
THE ENSUING YEAR.

THURSDAYS, 4 P. M.

DATE.	LECTURER.	SUBJECT.
Sept. 13, 1894,	Dr. Knight,	Autopsy. Demonstration of anatomy.
" 20, "	Dr. Cook,	The skeleton. Bones, joints, ligaments.
" 27, "	Dr. Knight,	Muscles, nerves.
Oct. 4, "	" "	Lungs, heart, blood.
" 11, "	" "	Topographical anatomy.
" 18, "	Dr. Fuller,	Pathological changes in the heart and lungs. Significance of sounds in auscultation and percussion.
" 25, "	" "	The alimentary canal.
Nov. 1, "	Dr. Davis,	Air. Its relation to hygiene. Ventilation, and heating.
" 8, "	" "	Water. Purification. The sick room.
" 15, "	Dr. Root,	Infection and contagion.
" 22, "	" "	Sterilization. Apartments. Clothing. Excreta. Food.
" 29, "	Dr. Davis,	Aseptic and antiseptic surgery. Dressings and disinfectants.
Dec. 6, "	" "	Inflammation, septicæmia, pyæmia, erysipelas, gangrene.
" 13, "	Dr. Howe,	Emergencies (hemorrhage, etc.).
" 20, "	" "	Secretions and excretions.
Jan. 3, 1895,	Dr. Beach,	Anatomy of the skin.
" 10, "	" "	Care of the skin.
" 17, "	" "	Nursing of sick children.
" 24, "	" "	Observation and significance of symptoms.
" 31, "	Dr. Fuller,	Special nursing in diseases of the thoracic organs.
Feb. 7, "	" "	Rest cure. Nursing of convalescent and chronic cases.
" 14, "	Dr. Ingalls,	Obstetrics.
" 21, "	" "	Obstetrics.
" 28, "	" "	Gynæcology.
Mar. 7, "	" "	Laparotomy. Preparation. Operation. Nursing.
" 14, "	Dr. Campbell,	Fever nursing.
" 21, "	" "	Special nursing in contagious diseases.
" 28, "	Dr. Cook,	Fractures and Splints.
Apr. 4, "	" "	Orthopædic cases. The foot.
" 11, "	Dr. Jarvis,	Anæsthetics and their administration.
" 18, "	" "	Nursing of surgical cases. Shock and collapse.
" 25, "	Dr. Root,	Management of diet.
May 2, "	" "	Management of diet.
" 9, "	Dr. Bacon,	Special nursing of eye.
" 16, "	" "	Special nursing of ear, throat, and nose.
" 23, "	Dr. Downs,	Anatomy of brain.
" 30, "	" "	Special nursing of the insane.
June 6, "	" "	Special nursing of the insane.
" 13, "	" "	Special nursing of the insane.
" 20, "	Dr. Storrs,	Surgery of the brain and nerves.

PROSPECTUS

1906

TRAINING SCHOOL FOR NURSES.

ADMISSION OF PUPILS TO THE TRAINING SCHOOL.

1. The Directors of the Hartford Hospital have made arrangements for giving at the Hospital a two years' training to women desirous of becoming professional nurses. The demand for hospital-trained nurses is great, and a well-trained nurse is practically sure of sufficient work after graduation.

2. Persons wishing to receive the course must apply to the Superintendent of the Hospital or the Matron, when, upon approval of the Executive Committee, they will be received as pupil nurses in the Hospital.

3. Candidates must be unmarried or widowed, over twenty-one and under thirty-five years of age; they must present a certificate of sound health from their physician; also a certificate from some responsible person of their good character.

4. Applicants will be received for one month on probation, during which time they will be boarded and lodged at the expense of the Hospital, but will receive no compensation if they leave before the expiration of the month or are found incompetent.

5. The Superintendent or the Matron of the Hospital will have full power to decide as to the fitness of the nurses for the work, and will report to the Executive

Committee the propriety of dismissing or retaining them at the end of the month for trial.

6. The same authority can discharge them in case of misconduct or inefficiency, subject to the approval of the Executive Committee.

7. They will reside in the Hospital, and serve as assistants in the wards of the Hospital; the second year they will be assigned by the lady Superintendent, either to act as nurses in the Hospital, or to be sent to private cases among the rich or poor. When in service they are expected to wear the Hospital uniform.

TRAINING.

Those persons complying with the foregoing conditions will be accepted as pupils by signing a written agreement to remain at the school for two years, and to conform to the rules of the Hospital.

The instruction includes :

1. The dressing of blisters, burns, sores, and wounds; the preparation and application of fomentations, poultices, and minor dressing.

2. Application of leeches and subsequent treatment.

3. Administration of enemas, the use of the female catheter, and the giving of baths.

4. The care of the patient's room, the principles of ventilation, and their practical application.

5. The best method of friction to the body and extremities.

6. Management of helpless patients, moving, changing, managing positions, and preventing bed sores.

7. Emergencies and their treatment, bandaging, making bandages and rollers, and lining splints.

8. Making beds and changing sheets while the patient is in bed.

9. That no part of the Hospital is clean if it can be made cleaner.

The pupils are taught to prepare food, drinks, and stimulants for the sick; all that pertains to night, in distinction from day nursing; to report to the physician accurate observations of the state of the secretions, excretions, pulse, skin, appetite, temperature of the body, intelligence (as to delirium or stupor), breathing, sleeping, condition of wounds, eruptions, formation of matter, effect of diet, stimulants, and medicine, and to learn the management of convalescents.

Instruction will be given by attending and resident physicians and surgeons at the bedside, and in various other ways by the Matron and her assistants, and under their direction by the head nurses.

The pupils will pass through the various wards, serving and being taught. They will be supplied with board and lodging, and will be paid for their clothing and personal expenses, ten dollars a month for the first and fourteen dollars a month the second year. This sum, with their education, is considered a full equivalent for their services. When the full term of two years is completed, the nurses thus trained, after passing a final examination, will receive diplomas, certifying to their knowledge of nursing, their ability and good character. The medal and diploma, or either, of any graduate of the Training School may be revoked for cause by the Executive Committee.

Copy of the paper to be filled out in the candidate's own handwriting and sent to the Superintendent of the Hartford Hospital, Hartford, Conn.

Questions to be answered by the candidate:

1. Name in full, and present address of candidate.
2. Are you a single woman or a widow?
3. Your present occupation or employment?

4. Age last birthday, and date and place of birth?
5. Height? Weight?
6. Where educated?
7. Are you strong and healthy, and have you always been so?
8. Are your sight and hearing perfect?
9. Have you any physical defects?
10. If a widow, have you children? How many? Their ages? How are they provided for?
11. Where (if any) was your last situation? How long were you in it?
12. The names in full, with addresses, of two persons to whom you refer. State how long each has known you. If previously employed, one of these must be the last employer.
13. Have you ever been a pupil of any other training school?
14. Have you read, and do you clearly understand, the regulations?

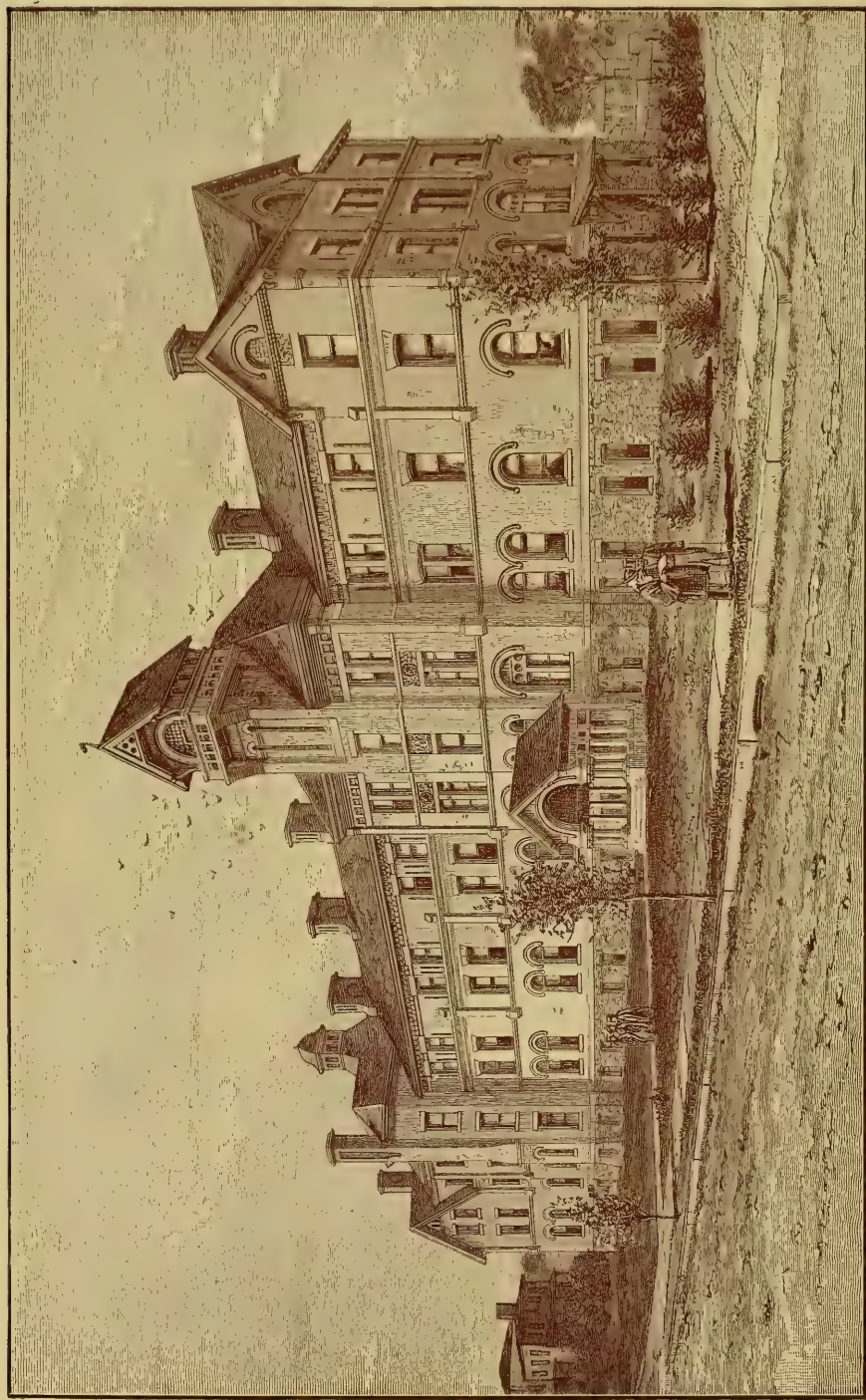
I declare the above statement to be correct.

(Signed)

Candidate.

Date.

For information regarding the reception of pupils in the Training School, or copies of the above application, apply in writing or personally to the Superintendent or Matron of the Hartford Hospital.



OLD PEOPLE'S HOME

OLD PEOPLE'S HOME

OFFICERS OF THE OLD PEOPLE'S HOME.

Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.

HARMON G. HOWE, M.D., 51 Church St.

THOMAS SISSON, 259 Main St.

Superintendent.

LEANDER HALL.

Physician.

CHARLES C. BEACH, M.D.

Matron.

MRS. ELIZABETH J. FOX.

Assistant.

MISS CARRIE M. FOX.

THE TENTH ANNUAL REPORT

OF

THE OLD PEOPLE'S HOME.

To the Directors of the Hartford Hospital :

The Executive Committee hereby respectfully submit the following as the tenth annual report of the Old People's Home for the year ending October 1, 1894.

We are pleased to state that the general comfort of the old people in the building has been well looked after, and, as a rule, they are well content with their surroundings and care. Sickness at their age is a necessity which cannot be entirely removed by care and the comforts of life, and will come in their midst. Dr. Beach was appointed by your Committee to attend upon the Home during the past year, and has filled his duties to the satisfaction of all. His services are without remuneration. The movement of the population has been as follows :

At the beginning of the year October 1, 1893, there were 80 inmates, 29 males and 51 females.

Permanent inmates, 79, boarders, 1.

Between the ages of 60 and 70,	.	.	.	15
--------------------------------	---	---	---	----

"	"	70	"	80,	.	.	.	49
---	---	----	---	-----	---	---	---	----

"	"	80	"	90,	.	.	.	15
---	---	----	---	-----	---	---	---	----

Over the age of 90,	1
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Four permits have been issued during the year.

Six permanent inmates have died during the year, as follows :

Elizabeth E. Foster, Wapping, age 85, residence of 2 years and six months.

Mary K. Teft, Hartford, age 67, residence 6 years and 1 month.

Sarah L. Nash, New Hartford, age 65, residence 5 years and 4 months.

Cyril W. Smith, Hartford, age 78, residence 5 years and 8 months.

Lyman Ives, West Hartford, age 78, residence three years and 1 month.

Marietta Caton, North Bloomfield, age 81, residence 3 years and 7 months.

At the close of the year the total number of inmates was 79, males 28, females 51. Permanent inmates, 75, boarders, 4.

Between the ages of 60 and 70,	. . . . .	9
“ “ 70 “ 80,	. . . . .	49
“ “ 80 “ 90,	. . . . .	16
Over the age of 90,	. . . . .	1

The number of applications for admission to the Home are numerous, in fact, far in excess of the accommodations. Very many of the cases applying are without proper homes or friends, just such cases as the Home was designed to aid. Your Committee have been obliged to discontinue all admissions upon the conditions which have been in force since the opening of the building ten years ago. We find by actual investigation that the cost of the support of each individual exceeds by from three to four times the original estimate; that the cost varies from about \$900 to \$1,400, according to the age of the person when admitted, to support each person in the Home during their lifetime; and that without any endowment fund to supply the deficiency, we can not assume the care of any more permanent inmates until we are sure of

means for their support. Therefore, your Committee have limited the admission to boarders, at a fixed rate per week, and persons whose means will, without question, support them during their lifetime.

FINANCIAL CONDITIONS.

The total current expenses of the Home for the year ending October 1, 1894, were,	\$13,356.96
Insurance,	367.50
Fire Escape,	400.00
	<hr/>
	\$14,124.46

The receipts for the past year were \$1,884.47 from board of inmates and admission fees, \$500 from bequests, and \$1.99 from interest, making a net loss of \$11,739.99 for the fiscal year ending October 1, 1894.

The receipts were \$1,337.05 less than last year, and the expenses were \$171.25 more than last year.

Considering that a new fire escape has been erected on three sides of the building and that the wood-work on the outside of the building has been newly painted, there has been an actual saving of about \$1,354.37 in the current expenses, as may be seen by the Superintendent's report, which is hereby appended.

The Treasurer's report is referred to (being published with this report), as showing the actual financial standing of the institution. Your Committee have been careful to keep the expenses as low as was possible, and give the inmates of the Home proper food and the comforts of life which they required.

Religious services have been held on Sunday afternoon, conducted by clergymen of various denominations and their friends.

BEQUESTS.

There has been received one bequest in the last year, namely; from John Morrison, a bequest of \$500.

CONTRIBUTIONS.

Miss Pardee on Thanksgiving, \$5 and flowers, on Christmas, \$15, on Easter two boxes oranges, 1 water bag, 1½ barrel apples, flowers, \$4 in horse railroad car tickets, and \$10 for carriage rides; Miss Mary Clark, on Thanksgiving, ice cream and cake, on Christmas, Christmas cards, 1 box oranges, on Easter, Easter cards, ice cream, cake, and flowers, on June 15th, carriages for rides, ice cream, cake and fruit, 4 nice chairs; Miss Alice Stiles, Southbury, Conn., 1 tub chow-chow; Mrs. Munsill, 1 easy chair.

Mrs. Fox continues to fill the position of Matron to the satisfaction of your Committee.

We request you to formulate some plan for financial relief for the debt which exists and a method for our guidance in the future, aside from borrowing means from the Hospital, which it needs for its own support. Also that by all means in your power, that you bring our condition before the public, and urge relief from them.

Respectfully,

HENRY K. MORGAN,	} <i>Executive Committee.</i>
HARMON G. HOWE, M.D.,	
THOMAS SISSON,	

HARTFORD, CONN., November 9, 1894.

SUPERINTENDENT'S REPORT.

The OLD PEOPLE'S HOME in account with LEANDER HALL, Sup't.

DR.	CR.
1893-94. To am't paid for	1894. By am't received from
Bread stuffs, \$628.48	W. W. Jacobs, Treas., \$13,356.96
Butter and Eggs, 858.05	Board of Inmates, 1,504.46
Fruits and Vegetables, 682.11	Board of Nurses, 88.00
Fuel, 1,516.57	Rent of Room to Nurses, 190.02
Furniture, 154.71	
Gas, 644.65	
Groceries, 711.18	
Ice, 75.00	
Meat, Fish, and Fowl, 3,030.67	
Medicine, 2.61	
Milk, 996.30	
Miscellaneous, 6.00	
Repairs and Improvements, 1,317.27	
Salaries, 2,359.47	
Washing and Soap, 51.89	
Water, 192.00	
Burials, 130.00	
Total Current Expense, \$13,356 96	
Am't paid Treasurer, 1,782.48	
<hr/> \$15,139.44	<hr/> \$15,139.44

TREASURER'S REPORT,

FISCAL YEAR, ENDING

RECEIPTS.

Balance cash from 1893 report,		\$825.25
Fund, Bequest of John Morrison,		500.00
Fund No. 2, Cyril W. Smith, deceased inmate,		430.54
Interest,		1.99
L. Hall, Supt., collections,		1,782.48
Permanent inmate fees,	Net,	100.00
Bills payable, borrowed from Hartford Hospital,		11,200.00
Trust Account, Savings Banks, drawn and paid		
to various inmates,	116.00	
" account of deceased inmate,	140.09 —	256.09
" mortgage note, acct. of		
Relief T. Sedgwick, discharged inmate,		800.00
Inmates' accounts carried to new year,		13,834.16
		<u>\$29,730 51</u>

ASSETS.

Real Estate, Building and grounds,	\$1.00	
Half interest in Wildwood farm,	1.00 —	2.00
Trust Accounts, Savings Bank deposits,	5,470.07	
Miscellaneous investments,	4,901.00 —	10,371.07
Estate of John H. Most,		79.16
Profit and loss account,		24,393.08
Cash,		653 57
		<u>\$35,498.88</u>

OLD PEOPLE'S HOME.

SEPTEMBER 30, 1894.

DISBURSEMENTS.

Balance of inmates' accounts from 1893 report,	.	.	\$12,756.65
Paid Executive Committee's orders for			
General Expenses at Home,	.	.	13,356.96
Fire Escape,	.	.	400.00
Trust account, Savings Banks, deposited for credit of various inmates,	.	.	374.39
Trust account, Note of James F. Stevens,	.	250.00	
" 3 debenture bonds of R. J. Waddell			
Inv. Co.,	.	1,500.00	1,750.00
Estate John H. Most, taxes and expenses,	.	.	71.44
Insurance on building and contents, 1 year, and on boilers			
3 years,	.	.	367.50
Balance cash on hand,	.	.	653.57
			<u>\$29,730.51</u>

LIABILITIES.

Fund Account No. 2, deceased inmates,	.	.	\$3,064.72
Bills payable, Hartford Hospital,	.	.	17,600.00
Anna L. Franklin fund,	.	.	1,000.00
Inmates' accounts,	.	.	13,834.16

\$35,498.88

TERMS OF ADMISSION.

ARTICLE I. Applicants for admission to the Old People's Home must be citizens of the County of Hartford, persons of good character, not under sixty years of age, and in reduced circumstances.

ARTICLE II. The preliminary conditions of admission for permanent inmates will be as follows, viz.:

Applicants between the ages of sixty and seventy years will be required to pay , and those over seventy years of age, for a separate room.

This admission fee must be paid to the Treasurer of the Hospital upon the entrance of applicant.*

Applicants for temporary accommodations in the Home will be charged such a sum as the Executive Committee may find necessary to cover the expenses of board, washing, etc.

Such occupancy will be limited at the discretion of said committee.

ARTICLE III. A probationary period of four months will be required before the applicant can be confirmed as a permanent inmate of the Home.

ARTICLE IV. Applications for admission must be made to the Executive Committee, and a full statement of the circumstances of the applicant must be given.

ARTICLE V. Every person admitted as a permanent inmate shall sign and execute, in a book kept by the Superintendent, the agreement and conveyance hereto annexed.

ARTICLE VI. No article of furniture shall be brought into the institution without the consent of the Executive

* If from any cause an individual is not confirmed, the amount paid will be refunded, after deducting the price of the board, etc., while a resident of the Home.

Committee; such articles as shall be admitted shall be and become the absolute property of the Hospital.

ARTICLE VII. Form of agreement: The undersigned having been received as a permanent inmate and beneficiary of the Old People's Home, a department of the Hartford Hospital, in the city of Hartford, now, in consideration of the benefits assured to me as such beneficiary and of my admission thereto, I do hereby assent to and promise compliance with the rules and regulations of such Home, as they exist at the date hereof, and as the same shall be made, amended, or modified thereafter; and I do hereby sell, assign, set over, and convey unto the Directors of the Hartford Hospital, and their successors and assigns forever, all the goods, chattels, effects, and personal property of every kind, and all real estate, wheresoever the same may be situated, which I now possess, or to which I shall hereafter become entitled during my residence at the Home; and I hereby make and appoint the Treasurer of the Hartford Hospital, and his successor and successors in office, my attorney and trustee irrevocable, with full power and authority to demand, receive, collect, and recover said property, effects, and claims for the purposes hereinbefore and hereinafter stated, to pay and deliver the same to said Home. It is also understood that I may at any time terminate my connection with the Home, and that the Executive Committee of the Hospital may, in their discretion, at any time, require me to do the same. It is, however, understood that, upon payment to said Hospital of such sum or sums of money as fixed by the Executive Committee as a fair compensation for my support, and charges against me to the full extent, and for all the term in which I shall have been an inmate of said Home, then I am to receive from said Hospital such property as I have transferred to it, or the proceeds of such

property as the Executive Committee may have disposed of.

HOUSE RULES.

ARTICLE I.—DUTIES OF MATRON.

The Matron shall have the general care of the domestic affairs of the Home and of the inmates, subject to the direction of the Superintendent and Executive Committee. No person will be permitted to interfere or find fault with the Matron; but if any inmate has cause for complaint, application must be made to the Executive Committee, who will receive any statement and take action thereon as they may think proper. She shall see that all inmates, who are able to do so, shall take their meals at the family table, and that proper order is preserved; also, that suitable food shall be provided for the sick.

ARTICLE II.—DUTIES OF INMATES.

Any inmate wishing to leave the house to visit friends or otherwise must apply to the Matron for her assent, stating where he or she intends going, and when he or she expects to return. Every inmate who is able to do so will be required to keep his or her room neat and clean, and the furniture in order, and make themselves generally useful. Any inmate who shall be guilty of circulating reports injurious to the reputation of the Home, criticising and finding fault with the management, creating dissatisfaction or disturbance among its inmates, shall be admonished, and on repetition of such offense shall hereby forfeit his or her privileges, and be dismissed from the institution. It shall not be allowable for the male or female inmates to visit each other's rooms, but they may meet in the corridors, which will always be open to them.

ARTICLE III.—VISITORS.

The friends of inmates, and the public generally, may visit the Home on Thursday, between the hours of 10 and 12 o'clock A. M. and from 2 to 4 o'clock P. M. At other times visitors will be admitted only by permission of the Superintendent or Matron.

ARTICLE IV.—PHYSICIANS.

No physician except those connected with the Hospital will be allowed to attend the inmates, except by permission of the Chairman or some member of the Executive Committee.

ARTICLE V.

No spirituous liquors shall be brought into the Home, nor shall any be used by any inmate, unless the same be prescribed by the attending physician, and placed in charge of and administered by the Matron.

ARTICLE VI.

The lights shall be extinguished in the rooms of the inmates at nine in the evening, and in the halls and corridors at 10 P. M., unless the Matron, for good reasons, direct otherwise.

ARTICLE VII.

Upon the death of an inmate, the Matron shall immediately notify the Executive Committee, and also the friends, as far as their address may be ascertained. Should the funeral take place from the Home, the arrangements shall be uniform in all cases, and shall be made under the direction of the Executive Committee. The friends of the deceased may defray the expenses, or remove the remains elsewhere for interment by permission of the Superintendent.

ARTICLE VIII.

Willful violation of any of these rules or regulations by any of the inmates shall render such person liable to dismissal, in which case he or she shall not be entitled to a return of any moneys paid by such individual; such clothing or other personal effects belonging to the person dismissed may be taken. The Executive Committee may make such dismissal. Persons expelled will not be permitted to visit the Home under any circumstances. In all matters of difference between the inmates the decision of the Superintendent shall be conclusive, until modified or reversed by the Executive Committee. The orders of the Superintendent and Matron in all matters relating to the domestic government of the family must be observed by all inmates; such orders must be reported to the Executive Committee.

FORM OF BEQUEST.

FORM OF BEQUEST TO THE OLD PEOPLE'S HOME.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of the department in said institution known and designated as the Old People's Home.

NOTE.

A gift of \$5,000 will endow a room in perpetuity, the donor having the privilege of nominating its occupant.

Any person wishing to offer gifts or furnish entertainments for the inmates of the "Home" must receive permission from the Superintendent or Matron.

